

DEPARTMENT OF THE INTERIOR  
BUREAU OF EDUCATION

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## BUSINESS EDUCATION IN SECONDARY SCHOOLS

A REPORT OF THE COMMISSION ON  
THE REORGANIZATION OF SECOND-  
ARY EDUCATION, APPOINTED BY THE  
NATIONAL EDUCATION ASSOCIATION



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Decided, Sept. 4, 1937.

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## LETTER OF TRANSMITTAL.

DEPARTMENT OF THE INTERIOR,

BUREAU OF EDUCATION,

Washington, November 14, 1919.

SIR: When the National Education Association Commission on the Reorganization of Secondary Education outlined its work six years ago—more than a year before the beginning of the World War—a committee was formed to study and report on business education in secondary schools. At that time this subject was relatively much less important than it is now. Then we were not a commercial nation to any large extent. Our domestic commerce was large, and there was a constantly increasing demand for stenographers, typewriters, bookkeepers, private secretaries, and other clerical help in our numerous industrial plants and business offices of various kinds. But we had little foreign commerce. We sold much to other countries, and we bought much from them, but we bought and sold at our own ports goods carried to and from in foreign bottoms, flying foreign flags, under the direction of foreign merchants, and financed by banks of other countries. With the close of the war and the coming of peace, we find ourselves engaged in foreign commerce on a large scale. In a few years, unless all signs fail, our flag will be seen in all ports, our ships will carry a large part of the commerce of the world, our merchants will trade directly with all countries, and their operations will be financed by our own banks, with their branches in all important commercial cities. It also seems quite certain that our great engineering and industrial companies will have a large share in the rebuilding of the world and in developing countries whose industrial progress will date from the reestablishment of peace. All this will call for a large amount of business education in our high schools and perhaps a somewhat radical reconstruction of courses of study in this subject. The committee, in making this report, has not been unmindful of these changing conditions, but it is quite probable that if the committee were to take this subject up again for a report now or within a few months from now, it would make some important changes in the report already made. It is, however,

## LETTER OF TRANSMITTAL.

very fortunate that the report can be printed now as it is. A very large part of it will be found valuable for immediate use in the schools. Other parts will serve as a basis and a point of departure for those who would go further to meet the larger demands of the present and the future. I therefore recommend that this report be printed as a bulletin of the Bureau of Education.

Respectfully submitted,

P. P. CLAXTON,  
*Commissioner.*

The SECRETARY OF THE INTERIOR.

## P R E F A C E .

Sixteen years have elapsed since a committee of the business education department of the National Education Association submitted a report on the commercial curriculum with somewhat detailed treatment of the various subjects of study. Four years ago another committee of the same department made a less complete report. Subsequent changes in education and in business now call for further changes in commercial education in secondary schools.

The plan of the Commission on the Reorganization of Secondary Education offered an opportunity for a study of the secondary commercial curriculum in its relation to the other fields of secondary education. Early in the work of the commission a committee on business education was appointed under the chairmanship of Dr. A. L. Pugh, of the High School of Commerce, New York City. This committee made preliminary studies which were a contribution toward the present report. The present committee was organized in 1916, and consisted almost entirely of persons directly engaged in commercial education in secondary schools. Since the organization of the committee two members have been called to superintendencies of schools in large cities, and a third has been selected to assume the direction of commercial education for the Federal Board for Vocational Education.

An examination of the report will indicate that, while it has retained and given full credit to the earlier aspects of commercial education in which the aim was the training of bookkeepers and stenographers, there has been an enlargement of the field so that commercial education may take into its purview the preparation of salesmen and of those who are to participate in the broader aspects of business life.

The report contained in this bulletin has been approved not only by the committee on business education, but also by the reviewing committee of the commission. Approval by the reviewing committee does not commit every member individually to every statement and every implied educational doctrine, but does mean essential agreement as a committee with the general recommendations. Messrs. Inglis and Kingsley, of the reviewing committee, however, take ex-

ception to the limited amount of required social study suggested for years 9, 10, and 11, and in particular to the restrictions of community civics to two and one-half periods per week in the ninth year.

Attention is called to Bulletin 34 of the Federal Board of Vocational Education, entitled "Commercial Education; Organization and Administration." That bulletin, which was prepared by F. G. Nichols, who is a member of the committee on business education, is in a sense supplementary to the report in this bulletin. It contains an analysis of the various types of commercial education now needed, and indicates the part which Federal, State, and local agencies should take in the development and support of such education. It gives plans for the organization of secondary commercial education, devoting special attention to commercial work conducted in part-time, continuation, and evening classes.

CHEESMAN A. HERREICK,

*Chairman Committee on Business Education.*

CLARENCE D. KINGSLEY,

*Chairman Reviewing Committee.*

## BUSINESS EDUCATION IN SECONDARY SCHOOLS.

### PART I.—THE COMMERCIAL CURRICULUM.

#### I. THE PROBLEM.

By secondary commercial education this committee understands that training of the secondary school, direct and related, the aim of which is to equip young people for entrance into business life. Assuredly those going into business are entitled to an education, which, so far as possible, will give breadth of view and catholicity of interest, as well as facility in performing some specific task in the business world. The committee believes, therefore, that secondary commercial education can and should be made liberal, and at the same time prepare for some branch or branches of business.

The situation with which this report has to deal is not theoretical. From the most reliable data available it appears that about half a million young people at present are pursuing secondary commercial studies in the United States. From the same sources, it appears that more than one-fourth of all pupils attending the secondary schools are taking such studies. Moreover, during the past 15 years the number of pupils pursuing secondary commercial education has grown out of all proportion to the increase of population or to the total increase in attendance on secondary schools.

It is impossible satisfactorily to consider commercial education in American secondary schools without a brief statement of the antecedents leading up to the present conditions. The private commercial school grew out of schools of penmanship; following writing there came bookkeeping, and after this commercial arithmetic, spelling, letter writing, and business English. The improvement of the typewriter, at about 1870, gave an impetus to shorthand writing which had been begun earlier, and led to the development of stenography and typewriting as important branches of commercial education. These subjects are definite in character and can be measured specifically as to results. They have been the popular branches of commercial education, and it may well be that they have received undue emphasis.

From about 1850 to about 1880 commercial education in this country was given principally in private schools, conducted mainly for profit. These schools were limited in scope and they overemphasized the technique of a few subjects. Changing conceptions of education at about 1880 led to a demand that the public high schools furnish commercial education. The tendency at first was to introduce abbreviated courses, often duplicating in subject matter and methods of instruction the work done in the private business schools. The private business schools furnished both textbooks and teachers for those early commercial courses in high schools.

The establishment of higher commercial schools in colleges and universities, and the influence of commercial schools of a more liberal scholastic character in European countries led, in the late nineties, to a reorganization of secondary commercial curriculums. From that time forward new curriculums were established, equal in extent to other secondary-school curriculums, and offering an educational content not possible in the earlier schemes. Many of the earlier short curriculums were lengthened.

For 20 years or more discussion has been going on as to the aims of commercial education, and the methods by which these aims can best be realized. While much has been said and written, there are still wide differences of opinion, and an utter lack of consensus as to the fundamentals involved. Moreover, there has been little progress toward harmony among educators on the one side or among business men on the other.

## II. TYPES OF ORGANIZATION GIVING SECONDARY COMMERCIAL EDUCATION.

Present activities of American communities in furnishing commercial education may be grouped under five heads, as follows:

1. The specialized high school of commerce, or commercial high school, which is organized specifically to train young people for business pursuits. Schools of this kind exist in a few centers of population, as Boston, Worcester and Springfield, Mass., New York, Brooklyn, Washington, Atlanta, Pittsburgh, Columbus, Cleveland, Omaha, San Francisco, and Portland, Oreg. These schools are rendering a useful service during the formative period of commercial education. Many students of education believe, however, that with the establishment of the meaning and practice of commercial education and the working out of its methods, separate schools become less necessary.
2. Closely related to the above are distinct curriculums for commercial training in comprehensive, or composite, high schools. These curriculums often exist, in effect, as schools within schools. As

such they can be so organized as to give specific training for business. The comprehensive high school is the only feasible type in small or medium-sized cities.

✓ 3. In smaller high schools commercial education can be, and has been, introduced under a system of electives by which a pupil with the advice and under the direction of the school authorities is permitted to choose certain designated commercial studies. Schools of this sort are always in danger of attempting more than they can do well. A limited number of commercial studies well done is likely to be more satisfactory than a larger number indifferently completed.

4. The rights of the young people of a community, and the good of the community as a whole, point to the desirability of secondary education in continuation classes for those who discontinue regular school attendance in advance of becoming 18 years of age, and before completing the high-school course. Communities owe to those who have been given general education and are forced to go to work before completing a full high-school course a further training under what may be denominated continuation and extension education. Thus, instead of the attempt to give a complete and final equipment in all technical commercial subjects to those who can not continue in school on full time we recommend that all young people who are compelled to take positions as junior clerks be given free time from their employment for the continuation of their education, as has been the practice in European countries. Compulsory continuation education is in operation in certain foreign countries and is already being introduced in a modified form in some American States. Beginnings in specialized subjects, such as bookkeeping and shorthand, may be made in the high school; and should the pupil be under the necessity of withdrawing from school before the completion of the curriculum, he may continue this education after entering upon employment. Evening high schools also afford opportunity to extend and supplement the work already accomplished by commercial pupils in the day schools.

5. Last, and relatively the newest aspect of secondary commercial education in this country, is the graduate or specialized school for those who have either completed a general high-school course or have completed at least two years of such a course, and who wish to have an abbreviated and definite training to equip them for commercial employment. Schools of this kind can of necessity be established only in the larger centers of population, and in the opinion of the committee they have in such centers a useful function.

In the above-named types of schools there are two essentially different procedures. In one, commercial education is given simultaneously with general education. The pupil gets a limited amount of commercial education in his earlier years and as he goes on an

increasing amount, but during the entire secondary-school period specific training for commercial life takes only a portion of his time. In the other type the more highly specialized professional commercial education in a clerical school is planned for a briefer period and is made to rest on two or more years of a high-school course already completed, or their equivalent.

Commercial work has hitherto not generally been organized as a curriculum devoted to a specific object. Instead it has been a loosely formed group of elective studies to which were added a certain number of vague subjects, and as such it has failed to give the unity necessary in any really effective system of education.

### III. PURPOSES.

In a general way, commercial education up to the present has attempted to meet four distinct business needs:

1. First, and most definite of these, is the training of stenographers; and second, is the training of bookkeepers and clerks for general office work. These two functions have heretofore been regarded as the full obligation of commercial education. The limiting of commercial education to the preparation of bookkeepers and stenographers has raised the question as to whether this is the most desirable form of training for boys. It appears to this committee that the opportunities for a broader training on the one hand and the demand of business for young men on the other, are sufficient grounds for urging that boys be given a broader commercial education. This, it will be seen, raises the further questions as to whether boys should not have a different commercial education from that given to girls, and whether boys and girls may not in some cases be taught more efficiently in separate classes.

2. Third, the need that business education has recently undertaken to meet, is the training for secretarial work of those who have had a broader fundamental education and who wish to take more responsible positions than to be merely stenographers. Stenography and typewriting are made elements in the training of secretaries, but to these are added numerous other professional studies, such as economics, commercial correspondence, business customs, and business law.

3. Fourth, the need that commercial education now seeks to supply is the demand for salesmen. This involves not only a training in the principles of salesmanship, meeting the public, making a sale, etc., but also a broader training in business, knowledge of merchandise, and the cultivation of taste. Salesmanship offers good opportunities to do part-time work, as stores are often anxious to have salespeople for a few hours a day during the heaviest pressure, or on

special days in the week, or again for special times, such as around holiday seasons or during conventions. Salespeople can leave off and take up the work without a serious break. A further advantage in the salesmanship courses is the possibility of combining the theory of salesmanship given in the school with practice in the store.

The conclusion sometimes made that commercial education should be for girls only is based on false premises. Commercial education should have a much wider purpose than the training of stenographers and bookkeepers. Already the broadened commercial education has addressed itself to the task of training for service in the community, for participation in social life, and for knowledge of, and ability to adapt one's self to, business as a whole. Such subjects as economics, business organization, advertising, salesmanship, and store practice are relatively new, and yet in their entirety they make a new purpose of business education comparable with, if not more important than, stenography or bookkeeping. Young people trained for the broader and more professional aspects of commercial life have every prospect of finding for themselves highly useful places in business as they demonstrate their fitness for more responsible duties. In the suggested curriculum given below the attempt is made to realize these purposes.

#### IV. SUGGESTIONS FOR A COMMERCIAL CURRICULUM.

The time allotment for physical education and chorus singing is not specified in the tabulation below. It is assumed that commercial pupils will have the benefit of the full provision for these activities. Not less than four periods a week should be devoted to this work.

##### SEVENTH YEAR.

The work in this year should be practically the same as that of other pupils in the school. It should include English, geography and history, arithmetic, physiology and hygiene, penmanship, physical education, household or industrial arts, drawing, and music. The work of this year may well include some "try-out" projects or short unit courses designed to help in the choice of work for the following years. If such try-out courses are offered they should be taken by all students, or, at least, each student should have an opportunity to choose from a variety of such courses. Specializing is out of place in this year.

The try-out courses above suggested should serve two ends: To determine the interests, aptitudes, and capacities of pupils, and, second, to reveal to the pupils the major fields of academic and vocational interests. Only by such an arrangement as is here recom-

mended can the pupil elect his curriculum intelligently. These try-out courses should at the same time have a content of assured educational value.

## EIGHTH YEAR.

	Periods. <sup>1</sup>	
	Prepared.	Unprepared.
English (half the time devoted to practical English with emphasis on simple business English and letter forms).....	5	
U. S. history.....	5	
Household or industrial arts.....		4
Business arithmetic.....		5
Elementary industrial and commercial geography.....	3	
First lessons in business, including short daily drills in business writing.....	5	
Total.....	18	9

## NINTH YEAR.

English.....	5	
Community civics (5 periods one-half year).....	25	
General science <sup>2</sup> .....	5	
Commercial mathematics (5 periods one-half year).....	25	
Elementary bookkeeping, business forms and business writing.....		10
Typewriting.....		5
Total.....	15	15

## TENTH YEAR.

Required.		
English—Selected reading with oral and written composition.....	5	
Bookkeeping, intermediate.....	5	
Industrial and commercial geography, including local industries and commercial products.....	5	
Electives (choose 1). <sup>3</sup>		
Shorthand and typewriting.....	5	
Science.....	5	
History to the beginning of the eighteenth century.....	5	
Modern language.....	5	

<sup>1</sup> Length of periods to be approximately 45 to 60 minutes. The committee would call attention to the advantages of a longer school day with longer periods to include supervised study, and a reduced requirement for the preparation of lessons outside of school.

<sup>2</sup> Conditions in some schools may warrant for some pupils the substitution of either household arts or a modern language.

<sup>3</sup> Additional electives which are available in the school and for which the pupils have special aptitude should be open to them. It is especially recommended that wherever well-organized courses in commercial or applied art are offered such courses be commended to commercial students who may have aptitude for them.

If shorthand is not elected, typewriting may be taken as an extra unprepared subject for 5 periods.

ELEVENTH AND TWELFTH YEARS.<sup>4</sup>

Beginning with the eleventh year the pupil's work should be more highly specialized in one of the three following fields: General business and bookkeeping; stenographic and presecretarial; or retail sell-

ing and store service. To make the suggestions under these heads more obvious the work for the eleventh and twelfth years is arranged in three type curriculums. These curriculums are each two years in length and include certain subjects which are common to all the curriculums. Naturally the studies common to the different curriculums will be taught jointly.

*General business and bookkeeping curriculum.*

ELEVENTH YEAR.

	Periods per week.
<i>Required.</i>	
English—Selected reading with oral and written composition.....	5
Office practice.....	3
Bookkeeping, advanced.....	5
<i>Electives (choose at least 2).</i>	
Economic history since 1700.....	5
Science with industrial applications.....	5
Modern language.....	5

TWELFTH YEAR.

	Periods per week.
<i>Required.</i>	
Business English—theme writing, oral reports, and commercial correspondence.....	5
Advanced American history and citizenship.....	5
Commercial law (5 periods one-half year).....	25
Economics (5 periods one-half year).....	25
Advanced commercial arithmetic.....	2
Business organization, advertising, and salesmanship (or foreign language if begun earlier).....	5

*Stenographic and presecretarial curriculum.*

ELEVENTH YEAR.

	Periods per week.
<i>Required.</i>	
English—Selected reading with oral and written composition.....	5
Shorthand.....	5
Typewriting (transcripts).....	2
Office practice.....	3
<i>Electives (choose 1).</i>	
Economic history since 1700.....	5
Home economics.....	5
Science with industrial applications.....	5

TWELFTH YEAR.

	Periods per week.
<i>Required.</i>	
Business English—theme writing, oral reports, and commercial correspondence.....	5
Advanced American history and citizenship.....	5
Commercial law (5 periods one-half year).....	25
Economics (5 periods one-half year).....	25
Secretarial practice, including shorthand.....	5
Transcription and typewriting.....	4

<sup>1</sup>It is strongly urged that opportunity be found for part-time work during the twelfth year. For pupils who spend alternate weeks, or fortnights, in positions the total time available in school will of necessity be only one-half that given. For such pupils the distribution of their work while in school may well be as indicated for the twelfth year.

*Retail selling and store service curriculum.<sup>1</sup>*

## ELEVENTH YEAR.

	Periods per week.
<i>Required.</i>	
English—Selected reading with oral and written composition	5
Salesmanship and merchandise	5
<i>Electives (choose 2).</i>	
Economic history since 1700	5
Science (with industrial applications)	5
Home economics	5

TWELFTH YEAR.<sup>2</sup>

Business English—theme writing, oral reports, and commercial correspondence	5
Advanced American history and citizenship	5
Salesmanship and retail store organization	5
Store practice and store mathematics	5

<sup>1</sup> It is essential that pupils following this curriculum have store experience. This is possible on the part-time arrangement suggested above, but additional opportunities will be found to get such experience from work on Saturdays, in evenings, on holidays, and during school vacations.

<sup>2</sup> The note concerning part-time arrangements on page 17 applies with equal force here.

In presenting the curriculums above outlined, the committee cautions schools against attempting more than they can do creditably. Manifestly the small high school will not be able to differentiate in the threefold manner above suggested. The specialized type of high school or the large comprehensive high school will find the curriculums above suggested entirely feasible. The committee feels, however, that these suggestions are of value even to those administering commercial education in the small high school.

It will be of interest to compare these curriculums with the single curriculum formulated by the committee of nine of the department of business education of the National Education Association, adopted by the department in 1903 and with the curriculums of the committee on research, standardization and correlation presented to the same department in 1915. In several particulars there are likenesses, but progress may be noted in 16 years in the development of new subjects of study, and in the possibility of more highly specialized instruction in the field of commercial education. (See Proceedings, National Education Association for years named.)

## V. NEED FOR DEFINITENESS OF AIM.

There is a growing tendency to make commercial training definite and for a specific end; in other words, what the business world now most needs is not young people who can do a wide variety of things indifferently, but those who can do one thing, or relatively few

things with dispatch and accuracy. But with this skill there should be a background of wider knowledge and experience; this narrower field can then serve both as a point of contact and a place of departure, for, from this beginning there can usually follow the natural and easy passing over into other business activities.

The value of practical experience during the period of training is so great that steps should be taken to overcome any obstacles to part-time work. These obstacles have been overcome by certain high schools. The alternate-week plan may be feasible in some communities, while some other plan may work better in other localities. If the alternate-week plan is used, only those firms that are willing to cooperate in the education of the boy or girl, and that offer worthwhile future opportunities to graduates, should be selected. Such firms will be large enough to insure a variety of office experience, and to possess an organization in which there will be an office head who can each week connect up the part-time student with his or her work.

One way in which to get some practical experience while education is going on is for the person pursuing a commercial curriculum to seek employment during the vacations, and on afternoons, evenings, and Saturdays. In some schools pupils obtain practical experience for a fixed term as clerical assistants in the school office. The pupil takes dictation, writes actual letters, answers the telephone, copies manuscripts, tabulates statistics, and prepares financial reports and the like. Every school and school system has much work of this kind.

#### VI. RELATIONS OF COMMERCIAL EDUCATION TO THE BUSINESS COMMUNITY.

Lack of interest in commercial education of the right sort on the part of business communities has hindered its development. In Europe, chambers of commerce have special committees on education, and practical men direct and support commercial schools. In many communities, subventions are given by the chambers of commerce for the support of these schools. But in America, business men have not generally understood, or, if they have understood, they have not taken an active interest in, this type of education. This can but be regarded as unfortunate from considerations of business on the one side and of education on the other. Schools of salesmanship have, however, been stimulated by various national and local commercial associations and by private establishments. These schools have not only rendered a direct service to the associations promoting them, but they have also made a useful contribution to the subject of salesmanship.

The committee therefore suggests that definite relations be established between the commercial curriculums and the business organiza-

tions of the communities in which they are set up. Committees on education may well be established by chambers of commerce, boards of trade, and other like bodies. Business men should be invited to visit the schools and to speak to the pupils on the branches of business with which they are intimately acquainted. Suggestions as to curriculums, methods of study, and practical applications of instruction may well be invited from business men. The pupils of commercial schools should be taken from time to time to visit business offices, banks, and commercial houses, so that they may observe the activities of the business world. In addition, business organizations, such as chambers of commerce and boards of trade, may sometimes be led to offer prizes that will stimulate particular lines of commercial study. Through advisory committees, employment may be found for pupils during vacations, and other points of contact established between the schools and commercial life.

#### VII. EDUCATIONAL AIDS OF COMMERCIAL CURRICULUMS.

The general statement of aims of the Commission on the Reorganization of Secondary Education applies to all types of secondary education.<sup>1</sup> Pupils preparing for business should first of all have laid in their lives a proper physical foundation. They should have the instruction and experience which will prepare them effectively to discharge the obligations of citizenship. Over and above this, the instruction should furnish a background for an appreciation of the finer things of life through a study of literature, music, and art. To the foregoing there must be added, of necessity, the special equipment which will enable these pupils to meet the demands of business. The plea of the committees on business education is that the commercial curriculum should be broad enough to prepare the pupils for entering sympathetically into life in addition to giving them the capacity to do at least one kind of work well.

From the foregoing general statement, and particularly from an examination of the curriculums by which it is accompanied, it will be seen that the committee believes that secondary commercial education should include many academic subjects of study. Moreover, much of the work in English, history, science, and mathematics is possible of commercial interpretation and application. Commercial curriculums that have recognized this fact, both at home and abroad, while preparing pupils for entering into commercial life, have also equipped them for the living of a larger life of culture and social service. The committee, therefore, urges the combination of liberal and practical elements so that without impoverishing commercial curriculums they can be made to prepare young people for business life.

<sup>1</sup> See, "Cardinal principles of secondary education." U. S. Bureau of Education, 1918, No. 85.

## VIII. THE SHORT CURRICULUM CONSIDERED.

In the earlier developments of commercial education in American secondary schools the common practice was to give one-year, two-year, and three-year curriculums. A later development excluded commercial work very largely from the first two years of the high school and transferred the few commercial subjects that were given to the third and fourth years. This latter practice continues in many schools even to the present time. The report of a committee of the Department of Business Education of the National Education Association, in 1903, pronounced strongly in favor of the four-year curriculum with commercial work in each of the four years. Since then the tendencies have been in that direction. The demand for a short course still continues, however, and, as this demand is to some extent based upon valid needs, the committee has kept these needs in mind but has indicated a different solution of the problem.

The committee believes that when it is desired to condense all the commercial work into two years, the plan for a clerical school suggested above should be adopted. In other words, highly specialized clerical work should be given only after some general secondary education has been secured. To plan for the completion of the entire commercial curriculum at the end of the ninth or tenth year appears to the committee to be a retrograde step in commercial education. The committee recognizes that many young people must withdraw from school before the completion of the full high-school curriculum. Some have not the ability or the interest to complete such a curriculum. Others are compelled to leave because of conditions in the home. Recognizing these facts and believing that boys and girls in any community who must enter upon their life work with a comparatively short period of preparation are entitled to fully as much consideration as any others, the committee urges that the commercial curriculum be so shaped in the eighth, ninth, and tenth years, that these years will not only lead naturally to the later years in the curriculum and create in the minds of the pupils a desire to continue in attendance to the end of the course, but will also fit those who must leave school at the end of any school year for the types of office positions which boys and girls of that age can hope to fill successfully. This can not be accomplished if the work of the early years is vague and indefinite, if it is not related to something which is to follow, or if it has too much of the "deferred value" element in it. Pupils must see the results of the work they are doing, and see these results at close range.

In the curriculum submitted above the committee has attempted to adapt the eighth year to the age and vocational possibilities of the eighth-year pupil; to include in the ninth year subjects that will

train the pupils who must leave at the end of this year for the best kind of service that they can render; and to extend commercial training in the tenth year to a point where pupils who finish that part of the course are well prepared for as large a number of clerical positions as they can possibly be prepared for in that length of time. At the end of the eleventh year, pupils are qualified for a higher type of business position; and at the end of the twelfth year they are fitted for the best positions which those with a high-school education can hope to obtain. In this way the committee believes that it has provided adequately for the needs of all classes of pupils, including not only those who have the full high-school period to devote to their education, but also those who can remain in school only one, two, or three years. At the same time, students who enter upon such a course of study with the expectation of remaining but one or two years may readily continue until the end of the course if the way opens for them to do so.

If commercial training is to secure and hold an honored place in education, it must not only provide for the needs of those who must enter business at an early age, but it must prepare the largest possible number of pupils for the competitive conditions of modern business. A conclusive argument for a commercial curriculum extending through the full secondary-school period is found in the fact that the necessary technical facility and a reasonable modicum of general intelligence can not be given earlier than the end of the twelfth school year. The committee urges that the rights of young people themselves forbid the introduction of a short course of the kind which attempts to fit them for service beyond the ability of the immature boy or girl, or which suggests leaving school before economic necessity, or other reasons, compel withdrawal. To give ill-prepared and immature boys and girls a highly specialized training without a background of intelligence and life interest, and to rush these young people into business at an early age, appears to the committee like exploiting children either to commercial greed of employers, or to the selfishness and shortsighted prejudices of their families. It should be pointed out here that the "needs of the community" can be best met by giving full regard to the rights of young people themselves.

Finally, the committee believes that its suggested curriculum provides adequately for the needs of those who have but a short time to remain in school, and this without sacrificing those who are fortunate enough to be able to complete the full high-school curriculum. The committee would emphasize that the short curriculum does not and can not lead to a business position of so high a grade or to so successful a commercial life as would be possible if the pupil had taken instead a curriculum giving a broader training.

## IX. COMMERCIAL WORK IN THE SEVENTH, EIGHTH, AND NINTH YEARS.

The question has insistently been asked, when may commercial instruction properly begin? With the introduction of the junior high school, there has been the temptation to transfer to this school highly specialized instruction in shorthand, typewriting, and bookkeeping. In other words, the aim has been to give a fairly complete technical training by the completion of the ninth or tenth school year. The committee regards this tendency as regrettable.

The committee believes that "try out" commercial instruction of a general character may well be given in the seventh and eighth school years. Such a procedure has the double advantage of giving all the pupils some knowledge of commercial affairs, which knowledge will be of value to them no matter what line of work they may later enter upon; and, secondly, it gives the basis for an intelligent choice of school subjects. Any plan which requires pupils at the beginning of the seventh or the eighth school year to make a choice of future occupation that can not later be easily changed must work great harm. At this time they have not had the experience, nor have they the knowledge, to choose wisely. If the choice be made by their parents it will, in many cases, be made from prejudice or whim, and will not be based on the pupil's natural abilities and inclinations, nor will the choice be made with full regard for the pupil's ultimate larger good.

It is further our opinion that the commercial education of the ninth school year may well be of a somewhat general character, such as giving training in the use of the typewriter, the teaching of the fundamentals of accounts, and such practical applications of general subjects as will serve at once as a foundation for later commercial instruction and be of practical use to those who must leave school at the end of the ninth year.

Those who go out from school at about 16 years of age will have the largest success, and the most abiding satisfactions in life, if they have a fundamental educational equipment which, with some slight technical facility, will make them of value when it is necessary for them to seek employment. An office boy who can operate the typewriter, who has been trained in the fundamentals of accounts, and taught to write legibly, can fairly meet the demands made upon a junior clerk in the average business office. If the pupil must leave school at the end of the ninth school year and has the equipment above suggested, it will be possible for him to find, in many communities, an opportunity for continuing his education in the continuation classes where the more highly specialized commercial instruction can be given to better advantage than in the seventh, eighth, and ninth school years.

## X. SUITING THE CURRICULUM TO COMMUNITY NEEDS.

Manifestly no best commercial curriculum can be made for all communities, or for all pupils of a given community. There are a few universal subjects in commercial education such as penmanship, the fundamentals of bookkeeping, commercial arithmetic, commercial geography, commercial law, and business English including spelling. Even some of these are a bit indefinite, and in certain quarters questions are raised as to their practical value. The committee, however, holds that these subjects have been worked out with sufficient definiteness to make them valuable as instruments of education, and that they may be so taught as to provide a foundation for specialized commercial education.

The committee has not deemed it wise to recommend a single definite and fixed commercial curriculum. It regards as its most useful function, not the recommendation of a stereotyped procedure, but rather the statement of broad principles that can be applied to the widely diversified situations existing in various parts of the country. The curriculum for any school, or group of pupils, or indeed for any pupil should be worked out with due regard to the time and opportunity which the pupil or pupils may give to the studies, their probable future life interests, and the obvious community needs. With these broad considerations in view, the committee has outlined a curriculum possible of a wide adaptation. It may be that in certain cases even the suggestions made are not sufficiently comprehensive, but if the principle of adapting a curriculum to the needs of the pupils and the community has been established, the ends which the committee sought have been attained. A curriculum can readily be worked out for any pupil or group of pupils by applying the principles set forth in this section, and other principles presented in the earlier sections on "Types of Organizations" and "Purposes."

A curriculum should be so formulated as best to serve the community in which it is maintained. Most schools believe that they are now well serving their community. But as a matter of fact, many schemes of commercial education have been made with insufficient knowledge of the actual needs of the communities, and are continued without any certainty as to whether their product is meeting those needs or not.

The committee on business education urges the necessity for a local educational survey to determine the kind of commercial education needed. Such a survey can be originated and promoted by the school authorities, but to be effective it should have the indorsement and active support of chambers of commerce or other commercial organizations. If the representatives of education make the proper presentation of the survey idea, they will find little or no difficulty in

enlisting cooperation of business organizations. The survey offers a splendid opportunity for cooperation between the educational and business factors.

If a competent paid investigator can be secured for the survey the results will be most satisfactory. If such an investigator is not available, the list of the business houses to be covered may be distributed among commercial teachers, and they will have an interesting and helpful experience in visiting the future employers of the young people whom they are to educate, and they will themselves get a new point of view on commercial education. Moreover, if the survey is made by the teachers, the educational process will begin with a better understanding and closer sympathy between the schools and the community.

If teachers are not available, a survey should be undertaken by correspondence, but this method is open to misunderstandings as to the information desired, why it is sought, and also as to the meaning of the information obtained. Perhaps the greatest of the difficulties is that in a large number of cases information can not be obtained by correspondence.

The committee submits in an appendix (p. 67) a questionnaire, which may serve as a basis for a survey. This should, of necessity, be modified to meet local needs. It may be enlarged in certain parts, e. g., in subdivisions under various heads to make the information more exact. In general, it is better to ask questions which can be answered by a check, by underscoring, by "yes" or "no," or by a single word, rather than questions requiring a statement at length. If the information is to be solicited by mail, the questionnaire should be made as brief as possible and still give the necessary information.

The use to be made of the replies is all important. The answers should be tabulated, qualifications and amplifications studied, the results interpreted, and remedies suggested. A summary of the replies to such a questionnaire can not fail to be of interest, not only to the educational authorities, but also to the business community. Many school systems and commercial organizations will be ready to print the results of such a study. A few cities have made studies of this kind; every city should make this the method of attack on the problem of furnishing satisfactory commercial education. Surveys of the sort above suggested have been made in a number of places, among which are Boston, Cleveland, and Rochester.

## PART II.—SUGGESTIONS REGARDING COURSES IN THE COMMERCIAL CURRICULUM.

### I. ENGLISH.

The Committee on Business Education holds that English is the most fundamental, universal, and important subject of the commercial curriculum. It is the one subject without which all the others will be of lessened value. The committee, therefore, recommends that English be required from the first of the seventh year to the end of the twelfth year, and that it be given first place in all considerations of time and methods of study.

The admirable chapter on business English in the report of the National Joint Committee on English, which represented the Commission on the Reorganization of Secondary Education and the National Council of Teachers of English, has simplified the task of this committee.<sup>1</sup> Some aspects, however, call for further consideration.

First, the committee urges the importance in the commercial curriculum of instruction and training in the use of oral English. Probably 90 per cent or more of English used in business, and in life generally, is oral, and yet fully 75 per cent of school instruction in English has been in written work. By more oral work, time can be saved for habit-forming drill, and at the same time a better command of the English language can be secured. Oral reports, sales talks, verbal instruction, conversation, etc., all are of vital importance. Frequent short, oral reports are better than infrequent longer prepared papers. Constant practice, not intermittent and occasional effort, is necessary to form habits of correct speaking and writing. The oral work must, of course, be carefully supervised. Students must be taught to speak with enough deliberation to insure clear statement and correct grammatical expression. Interruptions by other pupils must not be permitted, as they tend to make the speaker hurry faster than he can think. Short-time assignments enable the teacher to insist that the pupil who has the floor shall proceed without interruption to the end. Criticism of his efforts

<sup>1</sup> U. S. Bureau of Education, Bulletin, 1917, No. 2, "Reorganization of English in secondary schools."

should follow, due care being taken to suit the criticism to the grade in which it is given, and to keep it on a high level.

Daily practice in understanding and executing oral orders should be given. Business men justly complain that few boys or girls can understand an order that contains more than one or two factors. The office boy who is told to "go to the vertical file in the outer office, pull out the left drawer of the middle section, and get folder number 89," can generally be counted on to return for instructions one or more times before accomplishing the assigned task.

Regarding selections for reading the committee urges that consideration be given to the needs of commercial students throughout the six years covered by the report. They should read articles on current events, many of which will be found in the high-grade magazines and leading weeklies. In addition, we urge that a part of the reading deal with practical affairs. Such a classic as Franklin's Autobiography will serve a good purpose as literature and, in addition, prepare for practical life. The committee also urges that commercial students read some of the great inspirational writings of Shakespeare, Milton, Tennyson, Stevenson, and also the best representatives of American literature. We believe that freedom from the traditional college entrance requirements will make possible the careful selection of material and its adaptation to the specific needs of pupils pursuing this curriculum. Particularly would we suggest the desirability of reading more from contemporary literature and from writers immediately preceding the present age. More detailed suggestions for the six years of the curriculum follow.

#### SEVENTH YEAR.

#### *Activities*

One-hundred-word themes may be based on the pupil's experiences in work and play, using as far as possible special business terms and references to customs, such as proprietor, capital, income, expense, profit and loss. Actual class experiments may be conducted in simple business transactions involving exchange of such small articles as pencils and notebooks. Conversational powers should be developed. These themes should be discussed with the pupil and his suggestions should be carefully directed and criticized in such a way as not to discourage initiative.

The spelling of common business terms as well as of new words which the pupil finds in his reading should occupy a part of each English period; there should be oft-repeated drills in recognizing the parts of speech and the elements of the sentence; drill should be given on phrases and clauses of simpler forms; the use of comma and period should be taught.

## EIGHTH YEAR.

Journeys and trips may be organized and described; description may be based on the characters in the stories read in school and elsewhere; discussion of simple civic topics, such as elections, candidates, public improvements, character and personality of leading business men, and discussion of their public and private philanthropies, will be interesting and profitable; pupils should paraphrase some of the selections read; tests should be given in rapid silent reading. Forms of composition should be varied as much as possible; expression of thoughts should be emphasized as the principal thing. This expression should be both oral and written. The teaching of the forms and uses of clauses and phrases, connectives, modifiers of the subject and predicate, should be continued from the seventh-year work; application should receive more time than theory. One of the most common faults of the pupil in his early high-school work is his lack of sentence sense.

In this year practice should be given in letter writing as a general subject. Various forms of letters may be used for practice. (Commercial correspondence as a special subject is suggested for the twelfth year.)

Only such elements of grammar should be introduced as will be useful in preventing or correcting errors.

## NINTH YEAR.

By the end of this year a pupil should be able to tell a story clearly. He should be able to make his narrative pointed, with a succession of events, growing in interest, and reaching a climax. He should learn the value of words in conducting simple business transactions; letters of friendship should be introduced, such as notes to absent classmates. Equal emphasis should be placed on oral and written expression. The pupil should learn to distinguish clauses from phrases, and the various types of each. Drill should be continued on parts of speech and kinds of sentences. Spelling work should be definitely assigned from his reading and from business, as in the preceding year, and about the equivalent of one full period weekly given to spelling, defining, and using the words in sentences. No written work should be accepted that contains misspelled words or incomplete statements. All composition work in this course should so far as possible have a motive that is comprehended and approved by the pupils as worth while.

## TENTH YEAR.

Work of a descriptive nature should be introduced in this year, such as scenes of the street, market, or school, vacation experiences,

impressions of people, character sketches of simple type, and experiences in some form of practical work. The simpler forms of business letters and papers may be introduced in the last half of this year. The pupil of this age is too immature for the more intricate business problems. Continue spelling work as in the ninth year.

#### ELEVENTH YEAR.

With the eleventh year the pupil begins a more specific study of the business letter. The easier forms should be taught, such as order letters, requests for information, letters of recommendation. There should be expository themes on business topics with which the pupil is familiar through observation; explanation of the uses of the typewriter or other business aids; his impressions of men and events. Continue frequent practice in spelling.

#### TWELFTH YEAR.

In the last year oral English should receive added attention. Oral reports should be made of visits to factories and offices. Class debates and discussions on timely topics of a commercial or civic nature can be of great value. Formal study of parliamentary practice should be given. Opportunity may be given for set declamations before the class or the school, but extemporaneous speaking should receive the greater attention. The work in business correspondence begun in the eleventh year may be made more complex as the pupil studies circular and sales letters, the reply to complaints, requests for remittance, and the telegram and cablegram. Mimeo-graphed letters of inquiry may be handed to pupils, possibly with marginal notes as to how the letter is to be answered. The pupil may then be required to write the answer. This has been found to be a valuable exercise. Drill in spelling of classified lists of words should occupy a prominent place in the work.

While commercial correspondence and business English are suggested in the other years of this curriculum, special attention should be given to them in the twelfth year. It is probable that a textbook dealing with commercial correspondence can be used with greater profit in the twelfth year and more formal instruction given in letter writing than in the years preceding.

#### CONCLUSION.

In taking stock of the English needs in the commercial curriculum, the following concluding observations are offered. The business man demands exact knowledge in the following fundamentals: Spelling, capitalization, syllabication, abbreviations and contractions, simple punctuation, a reasonable working vocabulary, paragraphing.

proper arrangement of a business letter, and ability to copy rough draft correctly. He also expects the boy or girl who enters his employment with high-school training to be able to understand simple directions and to express himself or herself intelligibly in spoken and written English. These demands are surely not unreasonable, and yet the high-school graduate is often deficient in these fundamentals. For example, frequent analyses of shorthand transcripts show that not less than 80 per cent of the mistakes are due to ignorance of the fundamentals of English, and only 20 per cent to faulty shorthand. This is a condition for which there is no satisfactory excuse.

Business English, and all effective English instruction, is based on the assumption that good English is a matter of habit. No amount of unapplied instruction in technical grammar will correct the weaknesses to which reference has been made.

## II. FOREIGN LANGUAGES.

The value of a foreign language in the commercial curriculum has been questioned. Some who have had much experience hold that it has little value. This committee, however, believes not only that it has a cultural and educational value but also that such study is a practical necessity where there is any broad consideration of commercial education for foreign trade. In the foreign schools of commerce much time is given to foreign-language work, resulting in a proficiency sadly wanting in American schools. In European schools pupils learn to converse in a foreign tongue and to use the language in correspondence with fair success. If these results are to be secured in American schools, the language should be begun earlier, more time should be devoted to it, and a direct and practical method should be adopted instead of depending so largely on a study of grammatical forms.

The committee has recommended a possible four years of a foreign language with a liberal time allotment throughout. In the opinion of the committee, when the language is elected, it should be continued for at least three years. In large schools three languages should be offered as electives.

The new alignment growing out of the World War brings Spanish to the front and presents to American schools a special inducement to undertake its study. An unprecedented opportunity lies before American business men to establish new commercial relations with the Latin-American Republics, but for this purpose a working knowledge of the language spoken in most of these Republics is necessary. French is important as a language of diplomacy and international communication. The necessity for Spanish and French has grown, due to the World War.

The texts to be read by commercial students should include modern as well as classical writings. By the use of modern texts, present-day interests will be stimulated, the vocabulary of present-day life will be taught, and contact with current affairs will be established.

In large schools a few typewriters, equipped with modified vowels, accents, and commonly used symbols, make possible actual experience in typing dictation in the foreign language, and hence promote close cooperation between the language instruction and the practical work in typewriting.

The introduction of current magazines in the foreign language and the use of the advertisements in such magazines enlarges the vocabulary and increases the interest. Classes may visit with profit the foreign correspondence departments of commercial houses and through such houses they may assemble a file of genuine letters, based on business experience.

### III. SCIENCE.

Obviously it will be impossible to include all phases of science in a curriculum designed primarily to furnish adequate training for business pursuits. The wide applications of science to industry, and in the everyday experiences of people in general and of commercial workers in particular, however, entitle it to as large a place in the commercial curriculum as this limiting condition will permit. Selected portions of biologic and natural science should be offered; the specific needs of pupils, and the conditions and limitations of schools, will largely determine what should be included and what of necessity must be excluded.

It is not possible in this report to go into a detailed statement of science courses.<sup>1</sup> Certain essential attributes of subject matter and method of teaching for commercial students may be regarded as established. Those who take commercial courses in the high schools do not as a rule go to college; whatever useful knowledge of science they are to possess, therefore, must be acquired during the high school period. The science taught must be of immediate practical value, rather than of the deferred value type. Biology, for example, should not deal with abstract scientific principles as a basis for further study, but should be confined largely to the immediately useful phases of the subject. The commercial student needs to know about those principles of biologic science which have to do with physical fitness for useful living. He should be taught how to reach his maximum efficiency in business life; that physical as well as

<sup>1</sup> Detailed recommendations for science teaching will appear in the report of the Committee on Science.

mental health is essential to accomplish big things in this busy world; what factors contribute to perfect health and what factors undermine it. He should also be shown how science plays its part, not only in the personal affairs of men, but also in civic affairs. Public health can be safeguarded in no other way than by an intelligent application of scientific principles in the solution of the many social and economic problems of modern life.

In a commercial course in biologic science, insects and other lower forms of animal life should be studied with emphasis on their relation to the production, storage, and marketing of commercial products, rather than upon their place in a scientific classification of the orders of animal life. The special adaptability and value of certain larger animals for purposes of transportation is of interest to commercial students. Plant culture as a factor in the development of certain raw materials of commerce is important to students preparing to enter business pursuits.

Physics or chemistry for commercial students should similarly be related to actual, everyday experience and industry. Wherever possible, each topic should first be considered in its larger aspects as it normally relates itself in actual experience. As such it becomes a problem which already has been observed in its general character and perhaps understood in part, but which has never been fully analyzed. From this first view it is possible to proceed to the study of details so far as such study will be profitable, and the controlling laws of physics and chemistry may be singled out and studied in connection with their concrete applications. As a further means of making both biologic and physical science real and usable for commercial students, opportunities should be utilized for field excursions and visits to local power stations, manufacturing plants, and chemical works.

To those responsible for science instruction is left the task of working out definite syllabi that will establish science courses that are in harmony with this general statement of principles. It is hoped that rapid progress may be made in the direction indicated so that the needs of the hundreds of thousands of boys and girls who are pursuing commercial courses may be met successfully.

#### IV. SOCIAL STUDIES.

##### INTRODUCTORY.

The social studies—geography, history, civics, and economics—are essential in the commercial curriculum to develop an active, intelligent citizenship and for vocational efficiency.

The time heretofore devoted to the social studies in the commercial curriculum has not been adequate to prepare for the needs of citizenship. In the reconstruction period following the Great War

the American citizen will need an even broader outlook on conditions abroad, and a clearer understanding of economic and social conditions at home. For those who are to enter commercial occupations the social studies are, and will continue to be, especially important because business itself is a social undertaking. True success in business necessitates an understanding of social needs and social institutions, including a knowledge of economic principles and their applications. The business world is recognizing to an increasing degree not only its dependence upon sound economic principles, but also its peculiar responsibilities in promoting the welfare of society. For these reasons the commercial curriculum should provide thorough training in the social studies.

1. ELEMENTARY INDUSTRIAL AND COMMERCIAL GEOGRAPHY:

EIGHTH YEAR. (TERMS 1 AND 2.)

Geography-instruction in the commercial curriculum should have a practical rather than a scientific aim. A well-planned course in geography will give at once a minimum of facts which are valuable, and more important, the power to acquire other facts, and to make the application of facts to the broader fields of commercial interest.

Children of the eighth school year can appreciate the relations of physical, commercial, and political geography, and these relations should be presented with new emphasis. The division of a continent into its natural geographic regions or physical features, the occupations and habits of men as the result of such environment, the political divisions, and the relations of these divisions to the world at large is a fascinating study from a new angle. Presented in such fashion, there is laid a solid foundation for the study of the industrial and commercial geography which is suggested to follow in the tenth year.

The geography of the eighth year should afford a new view of the geography studied earlier with an appreciation, interpretation, and application of geographical facts. Much of the problem element, the *why* of geography, can be introduced in this year. Advantages of regions for certain lines of production or for particular industries can be emphasized. Special commodities may be studied in their relation to the development of countries, their dependence upon the human factor, and the contribution they have made to social welfare.

Few subjects open so fruitful a field as does elementary, industrial, and commercial geography for stimulating interests and making an all-around contribution to the commercial curriculum. The study of occupations, history, social science, and, to some extent, general science, all may be drawn upon and related to this subject.

The committee would emphasize one basal need which the geography of the eighth year should supply, viz, the teaching of a certain minimum of place geography. By review and drill work the most outstanding facts of place geography can be fixed. This is the furnishing of intelligence, the giving of necessary general information, and it is in addition supplying the necessary facts which the pupil of the commercial curriculum must use, first, in the later study of commercial and industrial geography, and of other subjects in the curriculum, and ultimately in an intelligent following of his chosen calling.

#### 2. COMMUNITY CIVICS.

Community civics which may be treated as elementary sociology, comes at a time when the pupil is sufficiently mature to consider the various elements of community welfare with which the course deals, and when he may appreciate and acquire the social point of view. Community civics offers the means for socializing the courses in geography, history, and economics which are to follow.

The aims, methods, and content of a course in community civics are outlined in a report of the commission entitled, "The Teaching of Community Civics," Bulletin, 1915, No. 23, U. S. Bureau of Education. The course would be designated "Elementary sociology" were it not that such a title might suggest a treatment too advanced for the ninth-year student. As outlined, the course is concrete and directly adapted to the needs of students of the year named. The main topics are such elements of community welfare as health, protection of life and property, recreation, education, civic beauty, communication, transportation, migration, charities, and correction. The study is not limited to local aspects of these topics, for State and Nation are communities just as truly as are town or city. This course should not stress the machinery of government, rather it should treat government as an agency whereby the welfare of the community is promoted. In other words, government is important, because it is the means to the great end of social welfare.

#### 3. INDUSTRIAL AND COMMERCIAL GEOGRAPHY: TENTH YEAR. (TERMS 1 AND 2.)

Industrial and commercial geography is of fundamental value in a liberal education for business. But the field of geography is vast and its subject matter is prolific. Moreover, it is exceedingly difficult to delimit it from general science, and when the subject has been delimited it is difficult to formulate a logical sequence in the presentation of the subject matter, to set forth the topics of greatest value, and to train the student to reason from cause to effect. But properly presented, geography offers an excellent opportunity for training the logical faculty and for widening the horizon of the student in matters of everyday interest.

The common treatment of commercial geography in the United States has been borrowed from an English text by Shisholm. His volume consisted of 800 or more pages. Our American texts for high schools have attempted to cover the same field in 400 much smaller pages. The result has been disastrous.

Hence it is necessary to establish standards in subject matter and methods of presentation. The method, presented by Prof. Goode, in the committee report, Department of Business Education, National Education Association, 1916, suggests an approach to the study of industry and commerce through the chief commodities of commerce (sometimes called the "commodity treatment"). This leads to a study of the geographic influences affecting the production and movement of a given commodity (sometimes called the "regional treatment"). The Teacher's Manual of Geography for Grades VII and VIII, published by the State board of education of Massachusetts, in 1918, advocates what is termed the "economic treatment." Both the commodity and regional treatments have been made more or less familiar to the pupils through the grades, while the economic treatment introduces a different method of approach calculated to arouse the more mature pupil's interest.

The economic treatment of industrial and commercial geography finds its unifying idea in four great fields: I. Primary production; (1) Farming, (2) lumbering, (3) mining, and (4) fishing; II. Transportation; III. Manufacturing; IV. Consumption.

The organization of the content of commercial geography coincides with daily experience. In his comings and goings the pupil can scarcely avoid seeing work done in one of the fields of production, distribution, or consumption. Each observation may be used as the basis of a problem. From local beginnings the study may well lead first to other parts of the State, then to the section, to the United States, and finally to all other parts of the world.

Throughout the work the connection with the local starting point should be emphasized. The study of local industries should serve as a point of contact for industrial and commercial geography. The community will determine which of the four fields above mentioned should receive most attention. A manufacturing district should place at least two-thirds of the time on transportation, manufacturing, and consumption. A farming region should give the larger part of the time to primary production. At least half of the year should be given to the United States and the other half to the study of other parts of the world; always with reference to the United States. In such comparisons, stronger emphasis should be placed on natural geographic regions rather than on political divisions. This will coordinate with the plan of study suggested above for the

earlier years, and will eliminate the necessity for too much attention to rapidly changing world politics.

Care should be taken in making comparisons; relative areas and populations should be considered. Census reports and Government statistics furnish valuable stimuli for projects and problems. A comprehensive list of references, statistics, trade reports, etc., should be made up. Current events of economic and commercial importance make an interesting point of contact for the modern wide-awake boy and girl; nor should the advertisements met in daily readings be neglected.

It is to be presumed that any one of the four fields in the economic treatment may be used as the point of attack in a series of lessons. The community interests and needs will determine the amount of time and emphasis to be placed on the different sections. The necessity of trips—many and varied—to farms, factories, docks, wharves, freight yards, and commercial houses can not be urged too strongly. The attitude and questions of the pupils on such excursions will suggest modes of procedure which no cut-and-dried plan can remotely hope to bring about. The reading and making of charts and graphs is a most helpful exercise at this stage of development. The outline below is suggestive for subject matter only—methods, problems, etc., must be determined by the circumstance and necessity of the various divisions as they are put to use.

The following brief outline for a study of the principal commercial commodities and the leading trading countries will serve as a basis for the work:<sup>1</sup>

I. Brief introduction:

1. The geographic influences underlying industry and commerce.
2. Position on the earth as determining climate.
3. Land relief; barriers of mountain or dissected land; passes and valley routes through highland barriers; plains and their influence.
4. Mineral resources; character, distribution, accessibility.
5. Plant and animal life, wild and cultivated, as a basis of commerce.
6. Human life and development, especially as bearing on industry and commerce; stage of industrial development; education and training; population density; wealth; and Government participation in industry and commerce.

II. The chief commodities of commerce:

1. Products of the farm, orchard, and range: The cereals, sugar, fruits, vegetables, beverages, drugs, animal products.
2. Products of hunting and fishing: Furs and fish.
3. Products of the forest: Lumber, rubber and other gums, cork, dyes, drugs, etc.
4. Products of mines, quarries, and wells: The mineral fuels, iron and other common metals, the precious metals and stones, cement, clay products, etc.
5. Power as a commodity.

## III. The geographic influences in commerce:

1. Advantage of position with reference to trade.
2. The development of land routes of trade.
3. Winds and currents and the great ocean routes.
4. The organization of ocean commerce.
5. The development of market soci.

## IV. Leading commercial countries and their commerce:

1. Selected important countries, studied as to commercial development and possibilities.

2. The growth of world trade and the part played by leading lands.  
The countries might be chosen in the following order: United States of America; Brazil; the United Kingdom; British India; Germany; Russia; France; the Argentine, etc., contrasting a highly developed country with a new or undeveloped land, a temperate climate land with a tropical land, and so on.

As an illustration of the method of study, showing the thought-provoking possibilities of the subject, subtopics may be indicated in the study of wheat, as follows: (1) Origin and plant characteristics of wheat, climate and soil required, types and qualities of wheat, relations between plant characters and the climatic conditions in place of origin; (2) world's wheat-producing areas, the reasons for their location and rank; (3) influence of climate, soil, surface, labor conditions, the use of machinery, transportation facilities, and skill of the farmer; (4) problems of milling, marketing, establishment of world-market center, and the method of fixing the price; (5) wheat in international commerce and politics; (6) the problem of the wheat supply of the future.

Or, if a mineral commodity be taken, say, iron, the subtopics might be: (1) The qualities of iron which make it valuable, the significance of iron in the civilization of the race; (2) the chief iron-producing regions of the world; (3) methods of mining the ore in France, Spain, Sweden, and the Lake Superior region; (4) the transportation of the ore, the rôle of coke and limestone; (5) rank of producing regions; (6) the world's present steel centers, with the reasons for their location and rank; (7) the revolution wrought in industry and commerce by the introduction of cheap steel; (8) changing rank of nations in iron and steel production; (9) significance of Government participation in the industry.

The commodities should be studied from an economic as well as from a geographic point of view, and geographic and economic influences underlying industry and commerce should be sought at every stage of the study. This makes the subject a fascinating field for both teacher and pupil. While the principles of industrial and commercial geography are enduring its data are in continual flux, depending upon changes in the weather in market conditions, and in international political relations. For these reasons commercial geography requires thorough preparation on the part of the teacher.

But the reward of such a study is found in the exhilaration of a constantly widening horizon, and of migration out of a provincial frame of mind. There is a continual incentive to follow developments in the special Government reports, the studies published in periodicals, and the shifting observations of the daily press.

#### 4. ECONOMICS.

The newer and more correct idea of economics includes a wide range of descriptive, historical, and theoretical material regarding our present industrial and commercial order. Economics, broadly, is the science of wealth, dealing with its production, distribution, exchange, and consumption. The study may well be defined as a *science of business*. Men who do business in any sphere are consciously or unconsciously employing economics, just as one who navigates a ship uses astronomy, an engineer uses physics, or a manufacturer uses chemistry. Economics, as thus conceived, is not narrowly the science of getting money; it is the science of welfare, and its study is important to the individual, the family, the state, and the world at large. Fundamentally, economics is the science which shows how individuals, and associations of individuals, can provide their necessary food, clothing, and shelter, and whatever else is deemed a proper part of their life.

In determining the value of economics, we may first consider its value to the individual. In brief, this subject teaches men to care for themselves and those directly dependent upon them. Economics deals with such fundamentals as returns from labor, employment of capital in profitable production, and investments of savings. If the study did no more than lead men to provide for their own future, it would be well worth a place in schools which prepare for life. Too often men act like children or savages, sacrificing the future larger good for a present slight pleasure. Economics should teach the individual to live for the better things of the more remote future. The possibility and the wisdom of small savings, and knowledge of the value of savings banks and building and loan associations should be a part of the preparation for complete living. Those trained to understand the meaning of savings will understand that a limited amount set aside each year affords a guaranty for future safety.

Economics should include also a presentation of the duty which everyone owes to posterity to preserve and perpetuate material blessings, so that each generation may rise to a higher plane of living than would otherwise be possible.

Economics should teach, in the next place, that the range of occupations commonly termed "business" are of real service to society; that the business man is responsible for a larger circle than his im-

mediate family; and that those who are in legitimate forms of business are helping to feed, clothe, and shelter their fellows. Thus business will be given its true place in the list of occupations.

Economics should furnish a largeness of view by which men can recognize the rights of others and see the interdependence of all the factors in the modern industrial system. Class distinctions are the most baneful influence of the present age. Landlords are often against tenants, employers against employed, and other antagonisms exist which threaten the safety of society. Ignorance and self-interest have led to a partial and prejudiced view of economic relations, and too largely our economic system is that of a primitive society in which every man's hand is against his fellow, and his fellow's hand is against him. Economics teaches, unmistakably, that labor and capital are not enemies, but partners. An understanding of economics will lead the employer to ask, not "how little," but "how much can I pay my employees," and similarly it will lead the employees to ask, not "how little," but "how much can we do for our employer." One-half of the ills of our social system would be cured if men could be led to view their fancied differences from the point of view of those whom they are opposing.

The exclusive use of a textbook may lead to the notion that economics is a matter of the book and not of the world which is all about the students. The topical method alone is in danger of being vague and indefinite. To escape from these dangers, the textbook may be used to give unity and continuity to the study, while supplementary material may be organized on the basis of wisely-selected topics.

The first approach to economics should be inductive, concrete, descriptive, based on the observation of the student, and an accumulation of familiar industrial and commercial facts. The most natural approach is through a study of the place and meaning of industrial and commercial employments in modern social life under the head of industrial and commercial geography. This phase of economic study is recommended for the tenth year. In the twelfth year, there should come a study of economic laws and principles. These laws and principles should be applied to the problems of transportation, insurance, money, banking, and government regulation of business.

#### V. COMMERCIAL STUDIES.

##### I. FIRST LESSONS IN BUSINESS: EIGHTH YEAR.

Formal bookkeeping should not be attempted in the eighth year. The pupil is too immature to grasp its intricacies, and even if he could comprehend them and become fairly proficient in account-

keeping, he could secure no desirable employment in this field owing to his youth. Failing to gain recognition as a bookkeeper he will be unwilling to accept mere clerical work such as one so youthful can hope to get. Furthermore, if he should finish even an elementary course in bookkeeping he is likely to be satisfied with less training than is best for him. Therefore this year's course should ground the pupil in the fundamentals of business practice, develop business habits, and interest him in bookkeeping to which this elementary work directly leads.

While one of the purposes is to interest pupils in vocational business training, the first lessons in business here recommended should also be planned so as to fit for immediate employment those who can not, or will not, go on into the ninth year.

#### OUTLINE.

1. Definite instruction and practice should be given in the fundamental business habits, such as courtesy, honesty, neatness, accuracy, promptness, punctuality, cheerfulness, loyalty, industry, attentiveness, persistency, and any other qualities essential to business success. Formal instruction should be given at the beginning of the course, but practice of a very definite character should be carried on throughout the year to insure that these business habits shall become fixed.

2. Initiative as a business asset must be developed, so far as possible, in young pupils. This can best be done by concrete instruction.

3. Record work, that will develop the requisite skill in handling specially ruled space, ruling lines, entering figures in properly ruled columns, etc., is of vital importance. For this part of the work the following types of exercises may be used: Personal expense account of the pupil and of a student at college; household records; simple records of youthful business ventures; records of school supplies; thrift records, etc.

4. Business forms should receive attention. The following should be included: Invoices, receipts, checks, notes, and simple orders.

5. The various simpler systems of filing should be taught, and opportunity for practice in filing should be afforded the pupil. The alphabetical, geographical, and numerical systems may be included. By securing one hundred or more letters for use in class, actual filing experience can be given. By arranging these letters alphabetically and numbering them from one to one hundred in the upper right-hand corner of each letter, the filing may be checked easily by noting if any numbers are out of place when they are filed.

6. The ability to receive, understand, and execute oral orders or instructions is worth developing. Practice alone will accomplish this.

7. Pressure work in the form of exercises to be done in a given time, or turned in incomplete, will inculcate the habit of working rapidly. Speed work need not be confined to business arithmetic.

8. Instruction should be given in the valuable art of wrapping goods for delivery or shipping.

9. The various duties connected with messenger service should be explained; the opportunities that efficient messenger service will open up should be pointed out; and practice in messenger work should be afforded.

10. The work of the stock clerks should be explained. Checking invoices, marking goods, making reports on the supply, etc., may be included in the practice part of this course.

11. Making change, preparing money for deposit, etc., should also have a place in an elementary course in business training.

12. During the last six weeks of the year fundamental principles of debit and credit may be given to stimulate an interest in the bookkeeping course of the ninth year. Simple accounts and journal entries may be required at this stage of the year's work.

13. In connection with the course in first lessons in business, it is recommended that short drills in penmanship be given daily. These exercises should consist of movement drills and the writing of complete sentences and paragraphs. The business forms and record-keeping work in this course afford an excellent opportunity for practice in business penmanship, and by coordinating the business writing with the work outlined above it should be possible to develop a good business handwriting at the end of this year. Special work in penmanship without credit in the ninth year is recommended for those who at the end of the eighth year need further practice.

#### 2. ELEMENTARY BOOKKEEPING: NINTH YEAR.

It seems best to offer an elementary course in bookkeeping and business practice in the ninth year so that the pupil will feel that he is really beginning a business curriculum. To deny him a chance to start this important business subject is likely to drive the pupil into the private business school without sufficient academic education to insure future growth and advancement. However, his immaturity will necessarily limit the bookkeeping of this year to fundamentals.

The requirements of business are changing rapidly in this field. Fifteen years ago bookkeepers were in great demand. By the term "bookkeeper" was meant one who could take charge of a set of books, simple or complicated, as the case might be. Today not more than 1 out of 50 calls for office help is for such a bookkeeper, and even then a very different type of person is needed; "bookkeeper" usually means at present a ledger or entry clerk. Business has grown to gigantic proportions and accounting systems are so sectionalized as to make it necessary for each one of the many "bookkeepers" to perform but a part of the whole task. His work has become increasingly a matter of routine, and offers a diminishingly attractive field for the young man who aspires to large business success. Bookkeeping machines have been introduced and in not a few positions the bookkeeping has become a machine operation.

The purposes that lie back of the teaching of bookkeeping today include the old one of training bookkeepers and accountants, but they surely do not end there. Many young people have the special aptitude required for accountancy but will never do any bookkeeping. The young man who enters business as a bookkeeper is more likely to find himself in a "blind alley" than most educators realize. In a survey of the needs in commercial education made in one of the larger cities a majority of the large concerns canvassed stated that "bookkeepers do not even need to know double-entry bookkeeping."

as modern record systems are so highly sectionalized. This brings the trained "bookkeeper" into competition with the untrained workman and the salaries paid for such work show the result of this competition.

These facts are stated merely for the purpose of emphasizing the fact that while bookkeeping is still the backbone of the commercial curriculum, it holds its place by virtue of the fact that it affords the best possible opportunity for giving the pupil an all-round knowledge of business. It furnishes the very best means of teaching business—why and how it is carried on, and its classification into retail, wholesale, manufacturing, etc. Incidentally it enables the teacher to develop in the student business habits such as punctuality, neatness, accuracy, courtesy, etc. It affords also a valuable means of emphasizing the all-important trait of character known as initiative. Through bookkeeping the student can be taught the absolute necessity of attention to minor but vital details: he can be made to feel what means to assume responsibility, to execute orders, and to work consistently and patiently for a final result. The habit of sustained effort on one task is no mean asset to any worker, and to the young business employee it is of vital importance. The bookkeeping lessons are more closely connected than are those in any other subject in the whole curriculum, and this continued and connected work means much in the student's development. Business customs and terminology can be taught best through the medium of this subject. The penmanship and arithmetic instruction is vitalized in bookkeeping, and the best results in these subjects can be secured only when they are taught in connection with bookkeeping, or at least parallel with it. Not only should there be a close correlation between bookkeeping and the two subjects just named, but the correlation should be established also between bookkeeping and such subjects as commercial law, commercial correspondence, business English, business organization, and business management.

How these various objects may be obtained through the study of bookkeeping will be apparent to any live teacher of the subject. Develop strong character, good business habits, initiative, and thinking power through instruction in this subject and the purely incidental aim of making bookkeepers will take care of itself. In other words, teach bookkeeping as thoroughly as ever but consider it a means, not an end. Ability to keep books is a by-product of instruction in bookkeeping and as such it is important, but the real purpose behind bookkeeping instruction is the teaching of business and the development of business habits.

Since it is neither possible nor desirable to develop expert bookkeepers in the ninth year, it is practicable to reduce elementary bookkeeping to the level of a ninth-year student and thereby start him

on the road to ultimate expertness in the science of accounts, and to fit him for immediate usefulness in the clerical field in case economic pressure forces him to go to work before the advanced phases of the subject are reached.

## OUTLINE.

1. Journalizing.
2. Posting and taking a trial balance.
3. Making statements of profit and loss and of assets and liabilities.
4. Closing simple profit and loss accounts into the proprietor's or investment account by journal entries.
5. Filing business papers.
6. Fundamental ruling work in connection with ledger accounts, statements, etc.
7. Making out monthly statements of personal accounts.
8. Handling the various business forms in their relation to business transactions.
9. Cash, trade, and bank discounts and interest transactions.
10. Draft work during the last month of the year, but it should be of a simple character.
11. Use of the following books: Journal, sales book, invoice book or purchase book, cashbook, check book, and ledger.

The long set with infrequent posting and closing should give way to short exercises that furnish better drill material and lend themselves to better class teaching. A connected series of transactions may well be used to test the pupil on the principles taught. Class instruction should be followed by individual instruction each day.

The pupil who has finished this year's work should be able to keep a simple set of books, or to assist with a more elaborate one. He should also be well qualified to give satisfaction in many clerical positions for which boys are in great demand. Best of all, however, he should be stimulated to go on into the tenth year where intermediate bookkeeping can be given in preparation for advanced work in the accounting field.

In the working out of the so-called business practice "sets," which should be merely the application of bookkeeping principles previously taught, excellent results can be obtained without the aid of a text. Recording the transaction from the actual invoice, check, note, draft, or order, with no printed directions, is far more business-like than following blindly definite printed rules of procedure. This method gives a business-like background, and forces the pupil to do his own thinking.

## 8. INTERMEDIATE BOOKKEEPING: TENTH YEAR.

This course should continue the practice and drill of the preceding year, using more complex forms, columnar books of original entry, and auxiliary ledgers. Trading and profit-and-loss statements and balance sheets in more elaborate form should be studied.

The adaptation of the simpler forms of bookkeeping to the more exacting demands of larger and more highly specialized business may also be a distinctive feature.

Partnership and corporate forms of business organization should be illustrated. Retail, wholesale, jobbing, and manufacturing businesses should receive attention in so far as they require differentiation. The kind of business used is of less importance than the character of the set of books illustrated. Special entries, adjustment entries, and correction entries belong in the work of this year.

The more difficult bookkeeping involved in the distribution of profits in business ventures under partnership and corporate control should receive attention in this year. Problems, short exercises, and other drill material that lend themselves to class instruction, as well as connected series of transactions, are of vital importance. As in elementary bookkeeping both class and individual instruction should be given daily. The pupil who finishes this year's work should have a thorough knowledge of bookkeeping practice and should be able to assume responsibility in connection with fairly difficult bookkeeping duties.

#### 4. OFFICE PRACTICE: ELEVENTH YEAR.

Following intermediate bookkeeping there should be a course in office practice and office appliances. All pupils who expect to enter business through the office, as bookkeeper, general clerical worker, or stenographer, should take this course. Those who have elected shorthand and typewriting should take only that part which belongs with stenographic or expert typewriting skill as a preparation for the work of a stenographer.

Wherever possible, instruction in the classroom should be followed by practice in the office. In a large high school such practice may be secured within the school. One free period each day may well be devoted to this work. Extra credit should be given for all such work satisfactorily completed. In one high school, for example, the following persons in the school utilized the stenographic and clerical services of the practice-students: The principal has a student each period during the school day to assist the regular secretary; the heads of the following departments set apart one period each day for their office work and students are assigned to them for the semester—English, classical, modern language, geography, physics, chemistry, and commercial; the commercial department office has a relay of students who handle all kinds of work brought in by any of the teachers in the school; the "adviser for girls" has a student office force, as does the man who performs similar work for boys; the school registrar has student clerical help; the school bank and the book exchange are handled by office practice students; the physical training

departments, for both boys and girls, use student clerical help. About 50 students each semester thus obtain valuable experience in office work. All school employers are required to report to the commercial department on the quality and character of the work done so that appropriate credit, not exceeding one unit, can be given.

Since bookkeeping has become so highly sectionalized, the pupil should not only get an idea of a business as a whole by making records in all the books, but should, by a series of drills, serve in turn as cashier, invoice clerk, billing clerk, petty cashier, etc. Having gained a knowledge of a bookkeeping system as a whole, he will be able to understand and appreciate the principle of division of labor in bookkeeping work.

In addition to the office practice work in the school much outside part-time work can be found. The "week in and week out" arrangement provides contact with business. Regular employment for office-practice students may often be obtained after school, on occasional evenings, and on Saturdays. Many clergymen would be glad to get an office helper for a few hours each week. Even some of the larger business firms are glad to cooperate in this matter. They can be shown that by so doing they will be developing excellent material for future full-time positions. The chamber of commerce or board of trade is always willing to take available part-time workers. In the city referred to above the board of education uses a number of high-school commercial students on a part-time basis.

Credit should also be allowed for summer work when properly reported upon by the employer. If some slight remuneration is given for this outside part-time work school authorities will not be criticized for what might be misinterpreted as an exploitation of student labor. Assignments during school time should not be paid for except by school credit.

The kind of practice work that can be obtained through the part-time program herein suggested will be sufficiently diversified to insure its educational value. The school work will take on new meaning for those who are assuming the responsibilities of actual office positions, and students so employed will make many valuable contributions to the schoolroom assignments.

#### OUTLINE

1. Business ethics and deportment.
2. Meeting callers.
3. Handling telephone calls—in and out.
4. Office routine: (a) handling mail—incoming and outgoing; (b) lettering—signs, packages, etc.; (c) billing—various methods; (d) filing and indexing.
5. Office reference books: (a) dictionary; (b) telephone directory; (c) city directory; (d) official railway guide; (e) commercial rating books; (f) postal information guide; (g) trade catalogs.

6. Office appliances: (a) mimeograph; (b) adding and calculating machines; (c) dictating machine and dictaphone; (d) slide rule; (e) letterpress; (f) check protector and check writer; (g) automatic numbering machine; (h) multigraph and other duplicating machines.

7. Proof reading and printers' corrections.

8. Shipping goods—parcel post, express, and freight.

9. Legal backing sheets.

10. Rough draft.

11. Economical use of office supplies.

#### EQUIPMENT.

It is not necessary to purchase all the machines and devices suggested in this outline. Many of them can be obtained on loan from the local offices of the manufacturers, and others can be explained to the class from pictures, catalogs, slides, etc. A rather complete filing and card-indexing outfit should be a part of the equipment of every commercial department. Students' work in various classes can also be filed by the office-practice students for the training they will get. The office reference books are all easily obtained. The local office of any mercantile agency will be glad to furnish a commercial rating book of a previous year which will be quite as valuable as the current issue. Directories and guides can be obtained gratis.

#### MODEL OFFICE.

Where the kind of practice work referred to in this outline can be obtained, the model office may not be necessary. However, if part-time work in or out of the school can not be obtained the model office may prove valuable, but such an office, if provided, should be used according to a well thought out plan. Not a few such offices appear to be for show only. Equipment for such an office costs more than can be justified unless it is to be used daily under the direction of a competent instructor.

#### CLASS ORGANIZATION.

In the shorthand, typewriting, and bookkeeping classes office organization rather than classroom organization should prevail. The relation of employer and employee instead of teacher and pupil should be set up at the outset in these classes. The finest kind of results may be obtained from the use of the following plan: An initial salary of \$5 a week is arranged for; and increases are given as they are earned. Salaries are paid bi-weekly by check on the school bank. At the end of each semester an amount earned in excess of the minimum of \$100 will entitle pupil to extra credit. A head stenographer, clerk, or bookkeeper, according to the subject, is appointed as soon as the one best fitted for the

position is ascertained. Assistants are added as other students develop unusual ability. Checking papers, filing, taking attendance, making out reports, answering the school telephone, carrying messages, helping the student who is failing, preparing and posting test results, are some of the duties that may be safely intrusted to the chief clerk and his assistants. The performance of such detail work by pupils releases the energy of the teacher for teaching; furnishes office practice for a large number of students; stimulates to greater effort; establishes a class connection between school and business; and makes it obligatory on the teacher to master the fundamentals of the efficiency type of business organization. Conduct, punctuality, initiative, attitude toward work, attention to details, and general dependability are some of the qualifications that may be considered in fixing the credit that each pupil is to receive.

#### 5. ADVANCED BOOKKEEPING: TWELFTH YEAR.

For those students who plan to enter business through the bookkeeping channel, and those who expect to enter the accounting field ultimately, advanced bookkeeping should be offered as an elective in the twelfth year.

##### SUGGESTIONS.

1. More difficult opening entries should be given.
2. Corporate books, including those that are peculiar to this form of business organization, may be treated more thoroughly than could be done in the tenth year before the pupil had studied the corporation in commercial law and economics.
3. Modern cost accounting should here receive the attention its importance deserves.
4. More difficult balance sheets and trading and profit and loss statements may be presented. Problems, rather than "sets," furnish the best material for this work.
5. Card record systems and card ledgers should receive special attention.
6. Loose-leaf systems may be studied more in detail in this advanced course.
7. The "voucher system" may be given special treatment.
8. Changing from single to double entry should be explained.
9. Accounting problems connected with the distribution of profits in both partnership and corporate forms of organization should be given.
10. Depreciation, reserve accounts, and sinking funds are important topics for a twelfth year class.
11. Special ledgers, controlling accounts, analysis of accounts, and study of their relations should receive attention.
12. Finally, every student should be given an opportunity to study several representative sets of books used by local firms and be required to report to the class just how their records are kept. This may be accomplished by visiting the offices of the firms selected, or by securing fac-simile pages of all the books used in each set to be studied, and preparing them for convenient use in the classroom. This analysis will go far toward eliminating what might be termed "stage fright" when a student is sent to take a bookkeeping position. One

who has had this work will find it easy to interpret any set of books in the light of his knowledge of the subject of bookkeeping and accounting.

The topics and systems here suggested should not be treated as exhaustively as in an advanced accounting course. The instruction should be adapted to the class and nothing should be attempted which is beyond their ready comprehension.

Such a course as is here outlined will reveal and develop latent ability along accounting lines; stimulate an interest in the larger problems of business; give the boy or girl the necessary confidence to attack the work of his first position; hold more students in high school for the twelfth year; and render more effective the earlier bookkeeping instruction.

#### 6. TYPEWRITING: NINTH YEAR.

Ability to operate a typewriter will increase the value of any office worker, but a high degree of skill should be attempted only for those who expect to become stenographers or typists. Habits of accuracy, neatness, attention to details, rapidity of motion, can be stimulated through typewriting practice. No other commercial subject appeals so strongly to the younger pupils and through the interest thus created the pupil may be held in school longer and thereby secure more thorough preparation for business.

The committee has placed typewriting in the ninth year for all students and recommends that this plan be followed wherever the necessary equipment can be obtained. It is of the utmost importance that this subject be taught by competent teachers who are permitted to devote the same amount of time to instruction as is expected of teachers of other subjects. Constant supervision on the part of the teacher is necessary to obtain good results. No longer is it considered possible for pupils to acquire typewriting skill from unintelligent, unguided, and misdirected practice. Tangible results are expected of the typewriting teacher, and a high type of pedagogical skill is necessary to secure the results that will stand the test of the best business office.

#### OUTLINE.

1. Careful and thorough explanation of the nature of the subject.
2. Discussion of the importance of accuracy at the outset.
3. Presentation of proper technique including: (a) Position of the machine; (b) position of the arms in their relation to the machine; (c) position of the wrists and hands; (d) method of delivering the strokes; (e) use of finger movement; (f) use of space lever and proper method of returning carriage; (g) inserting and removing paper; (h) operation of space bar and shift key.
4. Teaching the parts of the machine and their uses.
5. Development of the keyboard according to any approved method.
6. Use of all the labor-saving devices.

7. Instruction in letter forms.
8. Practice in making commonly used characters which are not on the keyboard such as plus, equality, and division signs, ditto marks, etc.
9. Instruction and practice in the care of the machine.
10. Changing the ribbon.
11. Vertical and horizontal rulings.
12. Addressing envelopes.
13. Centering titles.
14. Use of column selector in paragraphing and making lists of one or two columns.
15. Using carbon paper.
16. Writing on ruled paper.
17. Sufficient practice in typewriting to enable the pupil to write at the rate of 25 words a minute.

## SUGGESTIONS.

In the speed test, close supervision is of the greatest importance—standardized matter should be used, the letter or stroke being taken as the unit of measure. For the 25-word rate a ten-minute test is recommended.

“Acceleration exercises” are used by many successful teachers. These exercises should consist of memorized words, phrases, and short sentences. “Concentration exercises,” consisting of one repeated word, are also valuable. Correct fingering is all important in the early work. Absolute accuracy should not be insisted upon at first.

Keyboard shields are recommended by some excellent teachers. Others condemn them. Much depends on the teacher and the personnel of the class. If shields make it easier to get the pupils to write by touch they should be used until correct habits are formed.

The importance of rhythm in typewriting can hardly be overstated. Music may help. It has been used successfully by many teachers and is worth a trial in any class of beginners. Appropriate class drill should be given every day. Dependence on “individual instruction” too frequently degenerates into “individual neglect.” Another means of keeping the class together and at the same time permitting those who work faster and more accurately to get additional benefit is to require one perfect copy of each lesson and two copies that may contain a small number of errors, marking all pupils who accomplish this minimum 75 per cent to 80 per cent. Those who turn in two perfect copies and one with errors may be marked 81 per cent to 89 per cent. Those who turn in three perfect copies may be marked 90 per cent to 100 per cent. By this method much of the strain is removed and the pupil will get at least one acceptable paper completed each day and will be encouraged by the thought that he is making progress. By requiring the completion of the three copies

50. BUSINESS EDUCATION IN SECONDARY SCHOOLS.

he will write the exercise through to the end at least three times, while he might write it through but once if only one perfect copy is required. This insures practice on the latter part of the lesson, as well as on the first part.

TENTH YEAR.

The speed requirement of the tenth year should be 40 words a minute. A ten-minute speed test should be given at the end of the year. The lessons covered this year should include the following: 1. Legal forms: (a) Articles of agreement, (b) power of attorney, (c) bill of sale, (d) will, (e) complaint and answer; 2. Schedule; 3. Billing; 4. Telegrams; 5. Tabulation; 6. Use of backing sheets; 7. Cutting stencils; 8. Use of two or three color ribbon; 9. Card work; 10. Additional practice in writing letters.

ELEVENTH YEAR.

The only typewriting that will be required this year will be done in connection with the office practice course and in the transcription of the shorthand notes written from dictation. Through the office practice an opportunity will be afforded all pupils to apply in the business office their knowledge of and skill in typewriting. Only those who elect to become stenographers or typists should use the machine regularly this year.

TWELFTH YEAR.

Those who elect the secretarial course of this year should make use of the typewriting and increase their skill.

7. SHORTHAND.

Shorthand may be learned by any pupil of average ability; but more than ability to take dictation is required to make a good stenographer. Maturity, judgment, tact, good vocabulary, command of good English, ability to spell, punctuate, divide words properly, and to paragraph are some of the many requisites. Too many so-called stenographers are failures because of deficiency in one or more of these requisites. Smaller offices often require workers who can combine a little stenography with other duties, but such office assistants are not properly called stenographers. Enough of this class will always be available while the demand for first-class stenographers will never be fully met.

This committee believes, therefore, that shorthand in the commercial curriculum should be elective, beginning in the tenth year, and that only those who in the judgment of competent authorities are likely to succeed in stenographic work should be permitted to elect

it as a major subject. There are so many good office and store positions open to boys and girls without shorthand training that to deny any group the privilege of taking this subject is no hardship. Vocational guidance of the right sort makes this procedure imperative.

It seems best to offer shorthand as an elective in the tenth year, so that those who are qualified for this subject and interested in it may not be easily induced to leave the public high school for the more direct private school course. This plan also makes it possible to devote a third year to the subject wherever a secretarial course can be offered in the twelfth year.

## TENTH YEAR.

For the tenth year the following suggestions are given:

1. Give a brief historical survey of the subject.
2. Explain the difference between the various light-line and Pitmanic systems to arouse enthusiasm for and confidence in the system being studied.
3. Instruct the class as to the approved tools for use in shorthand work.
4. Develop the correct method of writing, or technique.
5. Cover the principles of the system.
6. Give sufficient practice in taking dictation to enable the pupil to write from dictation at the rate of 50 words a minute for 10 minutes and accurately to transcribe his notes.
7. Combine dictation with the study of the principles just as early as the system in use will permit.
8. Those who do not do exceptionally well on the first term's work should repeat it or drop the subject to avoid failure at the end of the second term, when repetition of this term's work will not remedy the weakness in principles covered the first term. So vital is this point that in many schools a mark above the passing mark is required as a condition of continuing the work beyond the first term.
9. Get and use all the supplementary material available in the system adopted.
10. A shorthand magazine will prove helpful in many ways.

## ELEVENTH YEAR.

In this year the principles should be reviewed as required; speed should be developed to 100 words a minute on solid matter of average difficulty; ability to transcribe notes at a good rate of speed with absolute accuracy should be secured; the proper use of note book and other details connected with the routine of the stenographer's work should receive attention. If inaccuracies in the use of English develop in transcript work, the shorthand teacher should try to strengthen the pupil in his use of English by concrete instruction and drill. Use of the apostrophe, punctuation, paragraphing, spelling, plural forms, capitalization, and syllabification will cause most trouble, and the shorthand teacher will find it economy of time to drill on these phases of English. This can not be left entirely to the

English department. In the long run, time will be saved by attention to this drill work.

The dictation should consist of new and practical matter, but each day a portion of the time should be given to repetition of old matter for practice. A wide range of material must be selected. It is believed by the committee that a speed of 100 words a minute on new letters and solid matter is sufficient to meet the requirements of the average business office at the outset, and that as the dictation of the office becomes familiar this speed will be materially increased. To strive for greater speed at the end of this year would surely tend to lessen the amount of time that could be devoted to corrective English, perfecting the notes, etc.

Carefully edited letters should be used for dictation so that the stereotyped form of letter, which is being condemned in the business English class, will not be continually dictated in the shorthand department. The worn out and meaningless phrases which are so often used by business men, can be given in separate drill exercises if it seems best to give them at all.

#### TWELFTH YEAR.

In this year a secretarial course may be offered for those who have special aptitude for shorthand work, and who desire to fit themselves for the highest type of service in this field. Much more is demanded of a private secretary than of a stenographer. For this reason only those who possess a special fitness for this type of work should be permitted to take it. Furthermore, it is not to be expected that full-fledged secretaries will be developed in the high school. The best that can be done is to train exceptional stenographers who, through their stenographic experience, may arrive at a secretarial status.

#### OUTLINE.

1. Dictation for a higher speed—at least 125 words a minute on unfamiliar matter.
2. Additional transcription work to increase the daily output.
3. Special civil service preparation for the highest type of stenographic work in the civil service field, city, State and Federal.
4. Special vocabulary work in connection with the mastery of the reporting style of shorthand.
5. Instruction in office organization, equipment, and efficiency methods.
6. Business ethics and tactful handling of situations that arise in the business office need serious attention.
7. Development of initiative and the habit of thinking for others.
8. Ability to direct a stenographic force and to secure the maximum efficiency from each worker.
9. Practice in dictating, as the secretary is frequently called upon to dictate letters, memoranda, etc.

**8. BUSINESS ORGANIZATION: TWELFTH YEAR OF GENERAL BUSINESS AND BOOKKEEPING CURRICULUM.**

Business organizations should be studied at first-hand. Such study is superior to textbook study. Definiteness of organization and graphic representations of schemes are features of modern business.

## OUTLINE.

## I. Wholesale houses (general merchandise):

1. Office.
2. Sales department.
3. Merchandise department.
4. Credit.
5. Territory.
6. Factory.

## II. Retail houses:

1. Merchandise department.
2. Selling and service department.
3. Accounting and credit department.
4. Employment department.
5. Advertising department.
6. Educational and welfare department.
7. Retail-store systems.

## III. Banking and brokerage organizations.

## IV. Managing corporations: Public utility; electric and gas service; street railroads, etc.

## V. Railroad organization.

## VI. Specialty store organization: Five and 10 cent stores; trunk and bag shops; optical goods, etc.

## VII. Wholesale staples: Wool; cotton; leather.

**9. ADVERTISING: TWELFTH YEAR OF GENERAL BUSINESS AND BOOKKEEPING CURRICULUM.**

## OUTLINE.

## I. The place of advertising in business.

## II. Purpose of advertising.

## III. Analysis of goods.

## IV. Analysis of market.

## V. Advertising methods:

1. General periodicals.
2. Circulars, catalogues, sales letters.
3. House organs.
4. Novelties.
5. Educational lectures, demonstration, moving pictures.
6. Display of goods.
7. Outdoor advertising.
8. Dealers' aids.

## VI. Printing tools:

1. Type.
2. Stereotype.
3. Halftone.
4. Electrotype.
5. Two and three color process.

## VI. 6. Lithograph.

7. Etchings.

8. Wood cuts.

## VII. Planning a campaign.

VIII. Measuring results. (Each student should study and report on the advertising of a particular firm.)

The following is a suggested outline for the teaching of advertising in connection with English:

## OUTLINE.

## I. The laws of attention applied to advertising:

1. Absence of counter attractions.
2. Intensity of sensation.
3. Contrast.
4. Ease of comprehension.
5. Repetition.
6. Emotional appeal.

## II. Appeals to senses and instincts (talking points):

Taste, hearing, smell, touch, cleanliness, protection, luxury, health, family, love, etc.

## III. Association of ideas; Slogans.

## IV. Direct, command.

## V. Return coupon.

## VI. Classes of advertisements:

1. Argumentative, suggestive.
2. Classified, display.
3. Appeals to different classes.
4. Conversational.
5. Testimonial.

## VII. The English of advertisements.

## VIII. Numerous practice exercises in the writing of advertisements.

## 10. SALESMANSHIP.

## OUTLINE.

## Salesmanship:

Purpose of the course.

Definition.

Classification: Retail; wholesale.

Scope: Everyone has something to sell.

A science: Laws and principles governing the work.

An art: Ability to apply the laws and principles.

Relation to advertising.

## The business of selling:

The old caveat emptor policy.

The modern policy.

"Service" the slogan today.

Selling the vital force in business.

## Passing of the apprenticeship system:

Reason for demand for sales course.

"Big business" with its many employees:

Less chance to catch and reflect true spirit of the business;

Business policy supplied through salesmanship.

The business of selling—Continued.

    Need for trained salesmen.  
    Opportunities for salesmen.  
    Salesmen vs. order takers.

The factors in a sale: Goods; customer; salesman.

The goods:

    History.  
    Where and how made.  
    Supply and demand.  
    Advantages.  
    Benefits derived from.  
    Qualities.  
    Prices.  
    Competing goods.

Other information from—People who buy:

    Printed literature;

    Employers, or their agents.

(Use an article in class to bring out selling points.)

The customer:

    Who may be customers.

    His hobby; likes and dislikes, etc.

    General classes of people:

        The common traits of each class.

    The difficulty of classification because of individuality.

    The customer's side of the " fence."

    The goods and the customer's needs.

    "The customer is always right."

(Note: Mental characteristics, instincts, habits, etc., taken up later.)

The salesman:

    Reasons for salesmen.  
    Salesmen and vending machines.  
    Importance of salesmen.  
    Health and appearance.  
    Rest and relaxation.  
    Character and reputation.  
    Ability to talk well.  
    Ability to listen well.  
    Knowledge of self.  
    Self-control.  
    Education.

The psychology of selling:

    Definition (nontechnical).  
    Use of psychology.  
    The mind and the brain.  
    The brain a record.  
    Structure of the brain.  
    Brain impressions.  
    Experience made up of impressions.  
    Impressions and memory.  
    Conditions of good memory.  
    Science of memorizing.

Knowledge of human nature in selling:

    Difference in individuals.  
    The different tastes.

## The human instincts:

Definition.

Enumeration.

Use in selling.

Instinct developed into habit.

Difference between instinct and habit.

The power of habit.

Danger of breaking up business habits.

Establishing new habits with new goods.

## Imagination:

Value to salesman.

New ideas based upon old ideas.

## Reasoning:

Comparison of ideas.

Necessary to successful selling.

Deductive.

Inductive.

## Expression:

Effect on the countenance.

Reveals pleasure or displeasure.

## The development of personality:

Definition of personality.

Result of right thinking and living.

Importance of suggestion—in developing personality; in influencing people.

Personality depends upon positive qualities.

Meaning of positive qualities.

A few positive qualities: Courtesy; Initiative; sincerity; enthusiasm; confidence; loyalty; analysis; work. (The student should be encouraged to increase this list.)

## The steps in a sale:

Attention;

Interest;

Desire;

Action.

## Getting attention:

The approach.

Forms of address.

Value of "Good morning."

Knowledge of customer's name.

Selling points of the goods.

Positive suggestions.

Making favorable impressions.

Studying the prospect.

Suggesting rather than urging.

## Creating interest:

Transform attention into interest.

The demonstration: Manner; length; value.

## The customer's point of view:

Through customer's questions.

Customer in the affirmative state of mind.

Anticipating objections.

The article in the hands of the customer.

Appeals to the senses.

## Building up desire:

- Interest naturally becomes desire.
- The instinct of possession (ownership).
- Appeals to needs, profit, pleasure.
- Kinds of objections.
- Dislodging objections: Expressions of the face reveal attitude of customer.
- Frankness and sympathy necessary.
- The price of the article: When and how given.
- Reserve talking points.

## Impelling action:

- The close of sale an act of the will: Ending of conflict of ideas.
- The sale made in the mind.
- Difficulty of determining psychological moment for closing sale.
- Treatment of indecision.
- Suggesting present enjoyment, profit, pleasure.
- Overcoming final objections.
- Showing the customer how to act: By clear, concise instructions.

## Impelling action:

- Final appeal a positive suggestion: Its natural result in action.

## APPENDIX.

- Sales should be observed and reported to the class by each student.
- Demonstration sales should be given before the class by each member. Criticism should follow.
- The problems assigned should be within the knowledge of the student. Let the student select his article to sell.
- A salesmanship score card may be used in criticising a sale.
- Business organization may be taught with salesmanship.

## 11. RETAIL SELLING AND STORE SERVICE.

The full course in retail selling and store service in any school should include the maximum offered in that school in salesmanship and merchandise and should cover a two-year period. The requirements for a passing grade in retail selling should be based upon:

1. Classroom work; 2. Home study; 3. Store practice.

The classroom work should consist of recitations, discussions, also oral and written reviews as outlined in the following course of study:

## RETAIL SELLING: ELEVENTH YEAR.

*Salesmanship.*

History of development of training courses in retail selling.

Explanation of part-time courses based on required practice work in stores.

Store system including the sales check. Cash, change, and C. O. D. sales.

Penmanship. Legible handwriting on sales, checks, and other records.

<sup>1</sup> The Federal Board for Vocational Education has issued a special bulletin on this type of commercial education. Full details of the course and a definite plan for organizing such a course are given in this bulletin, which may be obtained by addressing a request for Bulletin No. 22 (Retail Selling) to the Federal Board for Vocational Education, Washington, D. C.

Arithmetic: Drill for accuracy and speed in addition, subtraction, multiplication, fractions and percentage—drill in counting back change, measuring, making budgets, including clothing and food.

Duties and responsibilities of various junior positions: Cashier, examiner, stock-marker, messenger, office worker.

Receiving, unpacking, and marking.

Care of stock.

Store directory.

Business ethics: Personal appearance, dress, attitude, manner, character; rules for store employees.

English: The speaking voice, development of forceful speech, choice of words, vocabulary, and notebook work.

Spelling: Customers' names, addresses, towns, streets, merchandise, names, including foreign terms.

Discussion of store experiences.

Individual conferences regarding pupils' store work, based on teacher's "follow up" work.

#### *Merchandise.*

Textiles and non-textiles.

Classification of textiles.

Correlation of textiles with: Industrial history; current events; commercial geography; civics; economics.

Producing markets—buying and selling of textile fibers and fabrics.

Textiles—raw materials of cotton and wool, manufacturing processes of cotton and wool, finished products, merchandise made from finished products.

The relation of a study of textiles to work of a sales person.

Cloth analysis—for elements affecting style, value, quantity, and price.

Merchandise study—style, season, and cost.

Shipping and transportation in relation to costs of merchandise.

Foreign buying offices—Paris, Vienna, Berlin, Rome.

Knitting and knitted goods.

Jewelry.

Toys, games.

Patterns.

Automobile furnishings and accessories.

Stationery.

#### RETAIL SELLING AND STORE SERVICE: TWELFTH YEAR.

##### I. Salesmanship:

1. Store organization, with requirements of each position.
2. Store system.
3. Store directory.
4. English—choice of words, forceful speech, speaking voice.
5. Approaching customers and starting sales.
6. Presenting the merchandise.
7. The selling points of merchandise.
8. Concluding the sale.
9. Service, including service features.
10. Waste and its control.
11. Arithmetic, with sales and practice.
12. Economics—labor laws, public meetings, working conditions, food, health, recreation.

## I. Salesmanship—Continued.

13. Ethics of business, appearance, and deportment of sales people; character analysis.
14. Advertising.
15. Lectures.
16. Store experience, with class discussion; also individual conferences after "follow up."
17. Types of customers.
18. Demonstrate sales with class discussion, bringing out the following selling points:
  - (a) Suggestion.
  - (b) Substitution.
  - (c) Knowledge of stock.
  - (d) Accuracy in giving directions and taking addresses.
  - (e) Service to all customers at all times.
  - (f) Use of reserve stock.
  - (g) Price comparisons.
  - (h) Sale of higher priced merchandise.
  - (i) Naming amount of money received from customers.
  - (j) Interest in customer until she leaves the department.
  - (k) Attitude toward gifts and tips.
  - (l) Interpretation of rules.
  - (m) Handling of special orders, call slips, and promises.

## II. Merchandise:

1. Textiles—raw materials of silk, linen, jute, sisal, hemp, etc.
2. By-products of textile fibers.
3. Producing and manufacturing.
4. Correlation of textile study with: Industrial history; Commercial geography; Citizenship; Economics; Current events.
5. Markets.
6. Shipping and transportation of silk, linen, ramie, and other fibers.
7. Scientific analysis of textile fibers.
8. Chemical and physical tests of textile fibers.
9. Collection of samples of silk, linen, etc., with important facts.
10. Mill and factory visits, also museum.
11. Merchandise made from fibers studied, gloves, hosiery, linens, etc.
12. Ready-to-wear merchandise.
13. Notions and small wares.
14. Household furnishings.
15. Kitchen ware, china, glass, cutlery.
16. Laces, machine made and hand made.
17. Metal fibers and trimmings.
18. Lecture on merchandise by buyers.
19. Discussion of clippings and trade papers and magazines.
20. Relation of selling to advertising.
21. Color and design as applied to clothing, house furnishings, window trimming, and display.
22. Standards of good taste.
23. Responsibilities of heads of stock, salesperson assistant, buyer; buyer and merchandise manager.

## HOME WORK FOR ELEVENTH AND TWELFTH YEARS.

1. Assigned home reading.
2. Special investigation and research.
3. Observation.
4. Collecting and mounting samples of finished products.
5. Collecting articles of merchandise or of any interesting material used in the manufacture of merchandise.
6. Shopping expeditions.
7. Study of advertising: Newspaper, magazine, street car, window, and display.
8. Advertisement writing.
9. Interviews with employment managers and other similar associations.
10. Visits to mills, factories, and museums.
11. Visits to shipping, receiving rooms, ventilation plants, and alteration rooms of large stores.
12. Papers written on all visits and assigned topics.
13. Notebook work on selling notes, also merchandise notes.
14. Compiling material and writing papers on assigned merchandise topics, such as dolls, toys, hosiery, stationery, children's shoes, etc.

## 12. COMMERCIAL LAW.

Pupils need the right point of view toward the economic activities of society. There must be provision somewhere in a commercial curriculum for explanation and discussion of the services rendered a community by institutions with which students are soon to be connected in an humble capacity. Ignorance regarding business institutions deprives the beginner of that intelligence which ought to animate him and which the community should require before it offers him opportunity for wider usefulness.

Commercial students should be informed regarding banks, insurance companies, stock exchanges and clearing houses, common carriers, innkeepers, commercial agencies, and courts of law. There is so much in this field that we must adopt and hold to some co-ordinating principle in order to escape a random and unorganized description of many things. The most satisfactory underlying and controlling principle is the law of contract.

In the course here outlined the legal principles underlying the contractual relations involved in sales, loans, interest and discount, credit, deeds, wills, negotiable paper, employer's liability, legal-tender money, stocks, and bonds are studied just as far as may be necessary to rationalize the various operations involved in their practical execution; but the important thing is to explain, first, the meaning of these things and, second, the point of contact; all we should expect of commercial law is a point of view and a limiting principle.

It is important that the teacher should not regard the subject as an end in itself but rather as an explanation of business conduct. There will then be many ways of linking the subject with others in

the commercial curriculum, particularly with bookkeeping which contains records of a large number of transactions that need extended explanation. To supplement the instruction in bookkeeping by direct reference to problems in the law class vitalizes both subjects. It may be necessary to caution against a too great reduction of place and function of law. Teach its sanctity; appeal to its power; show its historic development as one of our institutions; create a respect for its inviolability and a jealousy for its honor; and when that is done, trace its presence underneath our common relationships.

#### 1. LAW AS A SOCIAL FORCE.

Before attempting the study of specific laws it will be necessary to consider the broad basis of law; its need in the social and economic scheme of things; its universality; its source and manner of enforcement. The outline which follows deals with this preview of the subject and should be studied for its general informational value rather than for its technical worth.

#### OUTLINE.

- I. Morality and legality in business:
  1. Ethical standards higher than legal standards.
  2. Criminal laws unnecessary for the restraint of the upright.
  3. Difficulty of knowing the right in civil matters.
  4. The necessity for civil law.
- II. Business ethics:
  1. Capitalization of service and good will.
  2. Qualities of character that make for success.
  3. Jealousy of one's reputation (a) by individuals; (b) by institutions.
- III. The universality of law:
  1. Natural law.
  2. Man-made law:
    - (a) Statute law.
    - (b) English common law: (1) Its growth; (2) its transfer to the United States.
- IV. Law in the United States:
  1. The Constitution: (a) Federal and State jurisdictions.
  2. Law-making bodies: (a) Congress; (b) Legislatures.
  3. Courts.
- V. The manner of enforcing law:
  1. Power of judicial decrees.
  2. Resources of a sheriff.
  3. Police functions of a State.
- VI. Necessity of respect for law:
  1. Contrast anarchism.
  2. Contrast mob rule and lynch law.
  3. Duty of a minority in a republic.
- VII. Appeal of individuals to law:
  1. For protection of person and property.
  2. To settle disputes, particularly over contracts.

## 2. LEGAL PRINCIPLES THAT GOVERN ALL BUSINESS INTERCOURSE.

Society requires laws for its guidance in its multiplicity of business dealings. Practically all economic intercourse is based on contractual relations. In part 2 of this outline the more technical principles that govern in the adjustment of business matters are covered. This part of the course should be studied with extreme thoroughness, not for the purpose of enabling one to act as his own lawyer, but rather to teach one how so to conduct his affairs as to avoid legal entanglements and to make intelligent use of legal talent when the emergency arises. It is not desirable that all the subtleties of these subjects be considered. The law should be made to stand out as a guidepost in the rough business road over which the pupil will travel.

## OUTLINE.

## I. Contracts:

1. Illustrate their presence, express or implied, in all business relationships.
2. Essentials of legal contracts:
  - (a) Agreements.
  - (b) Competent parties.
  - (c) Consideration.
  - (d) Form.
  - (e) Freedom.
3. How to write a contract. (Practice framing contracts on simple subjects, e. g., employment.)
4. How contracts come to an end:
  - (a) By performance.
  - (b) By impossibility.
  - (c) By breach.
5. Remedies: (a) In a court of law; (b) in a court of equity.
  - (d) By bankruptcy:
    1. A remedy for creditors.
    2. A resource for debtors: (a) Ethics of voluntary bankruptcy.

## II. Sales of goods:

1. Possession vs. title.
2. Duties of the buyer—of the seller.
3. Warranties.
4. Liens.
5. Sales on installment.
6. Sales on approval.
7. Terms.

## III. Instruments of credit:

1. Checks.
2. Notes.
3. Drafts.
4. Liability of banks for payment.
5. Liability of drawer and maker.
6. Indorsement.
7. Presentment for acceptance and payment.
8. Protest and notice of protest.
9. Defenses.

**IV. Bailment:**

1. For benefit solely of the lender.
2. For benefit solely of the borrower.
3. For benefit of both parties.

(Illustrate each case and show the reasonableness of the varying degrees of liability required by law.)

**V. Agency (show how common this relationship is):**

1. Power of attorney.
2. Proxies.
3. Duties of principal and agent.
4. Liabilities of principal and agent.

**VI. Employer's Liability:**

1. Compensation laws.
2. Statutory requirements.
3. Employer's liability insurance.
4. "Safety first."

**VII. Partnerships:**

1. Partnership agreements: (a) Sharing profits; (b) Investments of money and time.
2. Kinds of partners.
3. High degree of good faith required.
4. Liability of partners.
5. Risks in partnerships.

**VIII. Corporations:**

1. Methods of incorporation.
2. Stockholders: (a) Shares (par value); (b) annual meeting; (c) transfer of stock; (d) effect of death of stockholder.
3. Officers and directors.
4. Methods of taxation by States.
5. Public service corporations.

**IX. Ownership of real estate:**

1. Definition of real estate.
2. Fixtures.
3. How real estate is acquired.
4. Mortgages.
5. Renting.

**X. The law of inheritance:**

(This is not to be studied as a feature of business activity, but for aid in time of individual need, which is likely to come upon the death of parents.)

1. In case a will is made: Duties of executors.
2. In case no will is made: Appointment of administrator.
3. Who are heirs: Statutory definition.
4. Courtesy and dower.

**3. QUASI-PUBLIC ORGANIZATIONS.**

One may or may not deal with the ordinary business concern, but there is a type of business organization known as "quasi-public," with which all civilized people must have more or less to do, and whose business is, therefore, more or less circumscribed by the law whence it originates.

For protective purposes it is highly important that pupils understand in a general way at least their rights and obligations in dealing with these special kinds of business organizations. In part 3 this type of business is given such attention as its importance requires. Like part 1, it deals with general informational matter and should be treated accordingly.

I. Railroads.

1. Duties of common carriers: (a) To carry for all alike; (b) to pay for damage done; (c) to charge reasonable rates.
2. The Interstate Commerce Commission. (Explain its history, its composition, its jurisdiction, briefly.)
3. Problem of equitable rates: (a) Long haul v. short haul; (b) differentials; (c) private car contracts.
4. Receiving goods: (a) Bills of lading; (b) freight receipts; way bills. (It is possible to obtain illustrative forms from express companies, shippers, railroads, etc.)
5. Delivery of goods: (a) Notice to consignee; (b) meaning of "demurrage"; (c) liability for detention.
6. Duties to passengers: (a) To carry all who apply; (b) to carry their baggage; (c) to carry safely.
7. Rules for conduct in shipping freight: (a) Regarding packing and addressing; (b) regarding declaration of contents; (c) regarding claims—how made.

II. Express companies:

1. Their relation to railroads.
2. Their banking service.
3. Rules in conduct in shipping by express: (a) Regarding sending "C. O. D." and "Collect"; (b) regarding declaration of contents; (c) regarding receipt of packages.

III. Insurance:

1. The theory—distribution of losses: Not gambling on uncertain events.
2. Kinds of insurance.
3. Contract requires the highest good faith.
4. Reinsurance.

IV. Hotels:

1. Duties of the landlord.
2. Duties of the guest.
3. Historic reason for severity of law.

V. Bonding and title guarantee companies:

1. Positions that require bonds.
2. How to secure a bond.
3. The law of guaranty.

VI. Business operating under special law of bailment:

1. Pawnbrokers (a) Statutory provisions; (b) title to loans.

### PART III.—CONCLUSION.

A word or two should be added by way of conclusion to the curriculum and the detailed suggestions above presented. It is quite obvious that the success of such an educational program as is outlined will depend on the efficiency of teachers. The preparation of teachers for commercial curriculums is at present an acute problem which should receive the earnest attention of all who wish to raise these curriculums to a higher level of educational accomplishment. It is to be hoped that the example set by at least three normal schools in offering courses for the training of commercial teachers will be more generally followed. Might it not be well for one normal school in each State to be assigned the task of developing specialized instruction for commercial teachers? Then, too, may the country not look to the schools of education for courses which will prepare commercial teachers? The higher schools of commerce, similarly, would be rendering a conspicuous service to the branch of education which they represent by offering one or more courses, the purpose of which would be the preparation of teachers of commercial studies. Such policies would create an entirely new outlook for commercial education.

Not only should there be regular courses in term time for the training of commercial teachers, but there is great need for summer courses to the same end in colleges, universities, schools of education, and normal schools. Such instruction would be of great service in raising the educational standard of teachers already at work. A few of the institutions mentioned have given scattering courses of the sort indicated, pointing to the possibilities in this direction. It is the hope of the committee that an increased number of such courses will be furnished in the future.

The too prevalent idea that commercial courses are something cheap, either in the cost of maintaining them or in the product they turn out, should be disavowed. Commercial education has long been considered a cheap method of "routing" boys and girls through a high school. To give commercial instruction satisfactorily will probably cost more than to give academic courses, because the instruments for training and the practical work are more expensive.

It is the belief of the committee, born not only of a study of the problem, but confirmed by observation and experience, that commercial education rightly understood offers an opportunity to give a sound training in the best sense of the word, and to equip young people so that they may find a point of contact and begin their life work with a fair prospect of a useful career. The committee believes that such an ideal is possible of realization and this report has been prepared and is submitted in the hope of contributing toward that desirable end.

## APPENDIX.

### SUGGESTED QUESTIONNAIRE.

1. Name of concern \_\_\_\_\_. Address \_\_\_\_\_. Business in which engaged \_\_\_\_\_
2. Number of employees in clerical positions \_\_\_\_\_. \_\_\_\_\_
3. Number of new clerical employees engaged in last 12 months \_\_\_\_\_. \_\_\_\_\_
4. Range of age at which these employees are taken on \_\_\_\_\_. \_\_\_\_\_
5. How many of the above were graduates of public high schools? \_\_\_\_\_. Of private schools? \_\_\_\_\_. Of business colleges? \_\_\_\_\_. Of grammar schools? \_\_\_\_\_. \_\_\_\_\_
6. Is it the rule to promote persons who enter service in subordinate positions? \_\_\_\_\_. \_\_\_\_\_
7. Does the concern maintain a school of instruction or supervise the education of its younger employees? \_\_\_\_\_. \_\_\_\_\_
8. Does the concern stimulate employees to attend continuation schools in evenings or at other times? \_\_\_\_\_. (N. B.—By "continuation school" is meant any school in which a person continues education while remaining at employment.) \_\_\_\_\_
9. Does the concern give time off from working hours so that employees over 16 years of age can attend schools? \_\_\_\_\_. \_\_\_\_\_
10. Is any attempt made to keep in touch with the schools which employees attend and to learn of employees' progress? \_\_\_\_\_. \_\_\_\_\_
11. What tangible encouragement is given employees above 16 years of age to attend continuation schools? \_\_\_\_\_. (e. g.) Is tuition paid in whole or in part? \_\_\_\_\_. Is promotion open to those who satisfactorily complete instruction in continuation schools? \_\_\_\_\_. \_\_\_\_\_
12. Is the instruction of continuation schools of real service to those in employment? \_\_\_\_\_. \_\_\_\_\_
13. Are employees satisfactorily trained as they come to service: (a) In spelling? \_\_\_\_\_. (b) In penmanship? \_\_\_\_\_. (c) In the ability to write a letter in correct and clear English? \_\_\_\_\_. (d) In ability to perform fundamental operations in arithmetic with accuracy and reasonable speed? \_\_\_\_\_. (f) In ability to operate a typewriter? \_\_\_\_\_. (g) In the capacity to take and transcribe dictation? \_\_\_\_\_. (h) In general intelligence and knowledge of present day affairs? \_\_\_\_\_. (i) In the capacity to understand and carry out directions? \_\_\_\_\_. \_\_\_\_\_
14. In your opinion, do schools giving commercial training overemphasize the place of bookkeeping in instruction? \_\_\_\_\_. \_\_\_\_\_
15. Do the schools teach bookkeeping which is not useful? \_\_\_\_\_. \_\_\_\_\_
16. To what extent are dictating machines lessening the necessity for young people to be trained in stenography? \_\_\_\_\_. \_\_\_\_\_

17. Do you regard it as desirable that those being given commercial training shall have instruction in: (a) Salesmanship? \_\_\_\_\_. (b) Business organization and procedure? \_\_\_\_\_. (c) Welfare work and store service? \_\_\_\_\_. (d) Office appliances, machines, etc.? \_\_\_\_\_. (e) What other subject or subjects would you suggest for training? \_\_\_\_\_.
18. Where would you suggest that an increased emphasis be placed in the training of those who are to come into your employ?: (a) For young men? \_\_\_\_\_. (b) For young women? \_\_\_\_\_.
19. How important is it that messengers and junior helpers about an office be trained to operate a typewriter? \_\_\_\_\_.
20. Are clerical employees interested in their work? \_\_\_\_\_.
21. Are clerical employees more interested or less interested in their work than are other employees? \_\_\_\_\_.
22. Are clerical employees loyal to their employers? \_\_\_\_\_.
23. In your opinion, is more prolonged and more highly specialized preliminary training desirable for those whom you are taking into positions? \_\_\_\_\_.
24. What further suggestions will you make looking to higher efficiency of clerical employees? \_\_\_\_\_.

NOTE.—If, for any reason, you can not, or do not wish to, answer all of the above questions, kindly answer in part and return the questionnaire.

